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2004 HOUSING ELEMENT UPDATE

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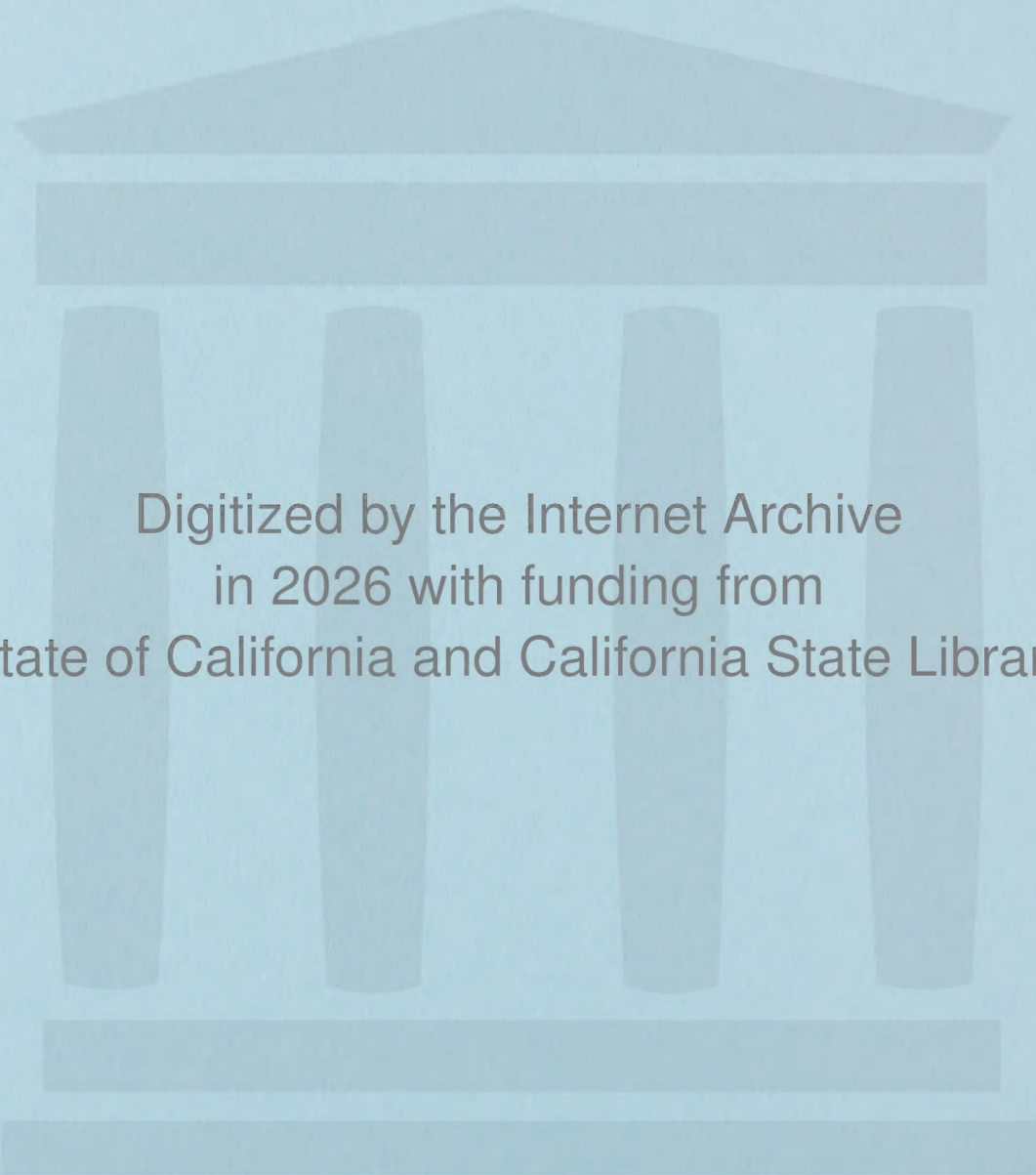
ADOPTED:

December 17, 2003

BY:

City Council Resolution No. 4460

*Prepared by
Merced County Association of Governments*



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City of Los Banos

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The Housing Element is one of the most important sections of the local General Plan. It sets the long-term vision for the community and provides a framework for the future. The Housing Element is a key component of the General Plan and is used to guide the development of the community. It is a document that is updated every five years and is a key tool for the community to plan for the future. The Housing Element is a key component of the General Plan and is used to guide the development of the community. It is a document that is updated every five years and is a key tool for the community to plan for the future.

The following information is provided for the community to understand the process of the Housing Element. The Housing Element is a key component of the General Plan and is used to guide the development of the community. It is a document that is updated every five years and is a key tool for the community to plan for the future. The Housing Element is a key component of the General Plan and is used to guide the development of the community. It is a document that is updated every five years and is a key tool for the community to plan for the future.

The City of Los Banos prepared the Housing Element in 1995. The current Housing Element has been updated and is now being prepared. The Housing Element is a key component of the General Plan and is used to guide the development of the community. It is a document that is updated every five years and is a key tool for the community to plan for the future.

In addition to following the public on the various issues, the community is encouraged to provide input on the Housing Element. The community is encouraged to provide input on the Housing Element. The community is encouraged to provide input on the Housing Element.

I. INTRODUCTION

Housing Element Background

State law recognizes the vital role that local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term General Plan that sets forth the community values regarding future growth and development, as well as providing a strategic framework for decisions regarding land development.

The Housing Element is one of the seven required elements of the local General Plan. State Housing Element law, originally enacted in 1969, mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law acknowledges that, in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems which provide opportunities for, and do not unduly constrain, housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans and, in particular, local Housing Elements.

The California Department of Housing and Community Development (HCD) is responsible for reviewing the Housing Elements of all cities in California for their compliance with State law requirements embodied in Article 10.6 of the Government Code. The Housing Element must be consistent with all other parts of the General Plan. The Housing Element is most closely related to the General Plan Land Use Element, which specifies the land within the City that may be utilized for housing development. To ensure consistency, the Housing Element analyzes the potential for new housing development and determines locations for low-, medium-, and high-density housing based on the land use designations specified in the General Plan. Housing Element policies and programs were developed subject to the constraints of the policies and programs contained in the other General Plan elements.

The City of Los Banos' previous Housing Element was adopted in 1996. The updated element presented here has been developed to ensure that the City's housing policies and programs effectively respond to the changing conditions and needs for housing in Los Banos. State law requires all cities and counties within Merced County to adopt an updated housing element by December 31, 2003. According to the provisions outlined in Senate Bill 491, the subsequent update will be due June 30, 2009. The current update will therefore serve the planning period beginning January 1, 2004 and ending June 30, 2009.

In addition to addressing the needs of the various income groups within the City, amendments to Housing Element law now dictate that special needs groups such as persons with disabilities, farmworkers, single parent families, and homeless persons are also addressed.

Corresponding with the legislative purposes of the Housing Element, this plan first identifies the community's housing needs, and then sets forth goals and objectives with regard to housing production, rehabilitation, and conservation required to meet those needs. Finally, the element states the policies and programs that the City plans to implement in order to achieve the stated goals and objectives.

The Background Report for the Housing Element Update serves as the housing needs assessment portion of the City of Los Banos Housing Element. It provides the background information and analysis to support the goals, objectives, policies, and programs in the Housing Element Policy section. Research to support the Background Report includes statistical data retrieved from the US Census, housing permit data, and data collected from a "Windshield Survey" conducted in July 2003, which presents an assessment as to the exterior condition of existing housing in Los Banos.

The Resource Inventory section provides an analysis of the land available in Los Banos for residential development. An ArcView Geographic Information System (GIS) was used to identify developable land within both the city limits and the Specific Urban Development Planning (SUDP) area. The section concludes with a description of the City's phased approach for residential development that considers a twenty-year growth period.

An analysis of potential constraints to the development of housing is required by State Law (Government Code, Section 65583(a)(4)). The Housing Constraints section discusses both governmental and nongovernmental constraints on housing maintenance, improvement, and development.

As mandated by Housing Element law, the public was invited to participate by sharing opinions and experiences regarding housing availability, practices, and other issues relevant to the Housing Element. This Housing Element Update therefore reflects public input from a variety of sources. The primary mechanism to gather public input was through a series of workshops and hearings. Housing Element Update Community Workshops were held on June 10, 12 & 30, and July 1, 2003 in order to elicit comments from the public regarding housing needs and programs in Los Banos. All meetings were publicized throughout the community and numerous citizens attended and provided comment on issues related to the Housing Element. Workshop announcements can be found in Appendix A, while notes from each meeting are included in Appendix B.

A City Council hearing was held September 3rd, 2003. Following Council approval, an Administrative Draft Housing Element was submitted for review to the California Department of Housing and Community Development (HCD). The City received a review letter from HCD dated November 7th, 2003, outlining the Department's recommended revisions. Following a public hearing, the City Council approved the final Housing Element on December 17th, 2003.

II. BACKGROUND REPORT

Housing Needs Assessment

Demographic Profile

The information presented here has largely been based on information gathered from the US Census Bureau. Comparison of figures from the 1990 and 2000 Census reveal patterns that may be used to infer certain conclusions concerning recent housing and demographic characteristics. Other sources relied upon to supplement the data from the Census include employment data from the Employment Development Department, housing permit figures retrieved from the Merced County Assessor's Office, and results from a Housing Conditions Windshield Survey. Wherever possible, comparable data for the County of Merced and/or the State of California has been presented in order to facilitate an understanding of Los Banos' characteristics in relation to its surrounding area.

General Population Characteristics and Trends

Population Growth: 1990 to 2000

The 2000 Census counted 25,869 people in the City of Los Banos, a 78.2 percent increase over the 1990 population of 14,519. Table II-1 compares population estimates in 1990 and 2000 for Los Banos with Merced County and California, as well as the percent change for that period. As the table illustrates, the population in Los Banos is increasing at a rate greater than the State as a whole.

TABLE II-1
Population Estimates for Los Banos, Merced County & California
1990-2000

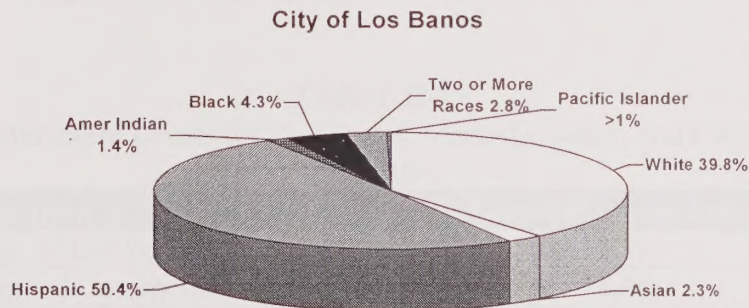
Location	1990	2000	Percent Change 1990-2000
Los Banos	14,519	25,869	78.2%
Merced County	178,403	210,554	18.0%
California	29,760,021	33,871,648	13.8%

Source: US Census

Ethnic Composition

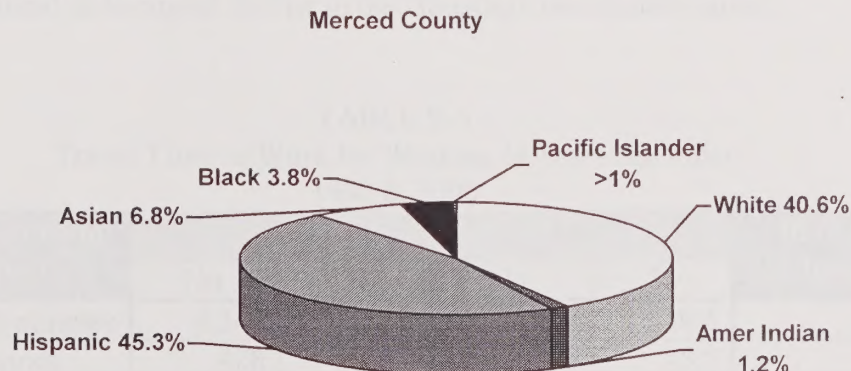
According to the 2000 Census, Los Banos has a majority Hispanic population (50.4 percent), followed by Caucasians (39.8 percent), and relatively small proportions of Black (4.3 percent), Asian (2.3 percent), and American Indian (1.4 percent) populations. While the percent of Hispanic residents is slightly higher than County totals, and the number of Asians slightly lower, overall the City and County compositions are quite similar. Figures II-2 and II-3 show the ethnic composition of the City of Los Banos and Merced County, respectively.

FIGURE II-2
Ethnic Composition of Los Banos
Year 2000



Source: 2000 US Census

FIGURE II-3
Ethnic Composition of Merced County
Year 2000



Source: 2000 US Census

Employment and Educational Trends

This type of demographic data is important to a Housing Element in that it is necessary to first have a clear depiction of the population of a City in order to more accurately identify and address the housing needs that those people experience. This process ultimately leads to the formulation of more effective housing goals and policies.

With persistently high unemployment rates, low income distribution, and significantly lower than State average educational attainment and test scores, Merced County is replete with economic and social difficulties. Indeed, City officials in Los Banos work hard at responding to these challenges.

Table II-4 compares unemployment levels for the City of Los Banos, Merced County, and California in the year 2002, indicating that the City's unemployment rate, although lower than the County average, is more than double that of the State as a whole.

TABLE II-4
Unemployment Levels for Los Banos, Merced County, and California
Year 2002

Location	Unemployment Level
City of Los Banos	13.8%
Merced County (all areas included)	14.4%
California	6.7%

Source: CA Economic Development Department, Labor Market Information.

Table II-5 below shows the commute time for workers over the age of sixteen, as well as the rate of change from 1990 figures to 2000. As was indicated at the public workshops, Los Banos has experienced a tremendous influx of Bay area workers in the past decade, evidenced by the tremendous increase in commute time for workers traveling over an hour to work. This trend is discussed further in the Housing Constraints chapter.

TABLE II-5
Travel Time to Work for Workers 16 years and older
1990 & 2000

Commute Time to Work	1990		2000		Percent Change
	No.	%	No.	%	
Less than 30 minutes	4,342	81.3	4,433	49.5	2.1
30 to 44 minutes	428	8.0	496	5.5	15.9
45 to 59 minutes	197	3.7	820	9.2	316.2
60 or more minutes	374	7.0	3,209	35.8	758.0
Total	5,341	100.0	8,958	100.0	67.7
Median Time	17 mins	-	44 mins	-	158.8

Source: US Census Bureau

Table II-6 compares income distribution figures and poverty status for the City of Los Banos, Merced County, and California according to 2000 Census figures. While the median income level in Merced County is significantly lower than that of the State, Los Banos' median income is just 6 percent lower. Again, the increase in Bay Area workers living in the City has significantly driven up the median income from its 1990 level of \$24,649, although many local workers still earn considerably less than the present median.

TABLE II-6
Income Distribution for Los Banos, Merced County and California
Year 2000

Household Income Category	Los Banos		Merced County		California	
	Number of Households	Percent of total	Number of Households	Percent of total	Number of Households	Percent of total
Under \$10,000	722	9.3%	7,057	11.0%	968,367	8.2%
\$10,000-\$14,999	340	4.4%	5,055	7.9%	723,200	6.1%
\$15,000- \$24,999	821	10.6%	9,707	15.2%	1,456,775	12.4%
\$25,000-\$34,999	1,029	13.3%	9,666	15.1%	1,346,677	11.4%
\$35,000-\$49,999	1,573	20.3%	11,012	17.2%	1,747,940	14.8%
\$50,000-\$74,999	1,680	21.7%	11,831	18.5%	2,215,527	18.8%
\$75,000-\$99,999	983	12.7%	5,197	8.1%	1,321,640	11.2%
\$100,000 or more	610	7.9%	4,408	7.0%	2,016,646	17.1%
Total Households	7,758	100.0%	63,933	100.0%	11,796,772	100.0%
Median Income	\$43,690	-	\$35,532	-	\$46,561	-

Source: 2000 US Census

Table II-7 compares educational enrollment levels, while Table II-8 looks at educational attainment levels; figures which, among several other factors, relate to future employment and income trends.

TABLE II-7
Comparison of Los Banos, Merced County and California
Educational Enrollment
Year 2000

Population 3 years and over enrolled in school	Los Banos	Merced County	California
Nursery school, preschool	6.3%	5.1%	5.4%
Kindergarten	7.4%	5.7%	5.5%
Elementary school (grades 1-8)	51.0%	49.7%	42.9%
High school (grades 9-12)	23.2%	23.8%	20.9%
College or graduate school	12.1%	15.7%	25.2%

Source: 2000 US Census

TABLE II-8
Comparison of Los Banos, Merced County and California
Educational Attainment
Year 2000

Population 25 years and over	Los Banos	Merced County	California
Less than 9 th grade	16.0%	21.6%	11.5%
9 th -12 th Grade, no diploma	14.6%	14.6%	11.7%
High school graduate	22.8%	23.9%	20.1%
Some college, no degree	26.0%	22.0%	22.9%
Associate degree	5.8%	6.9%	7.1%
Bachelor's degree	7.3%	7.6%	17.1%
Graduate or professional degree	42.5%	3.4%	9.5%
Percent high school graduate or higher	69.6%	63.8%	76.8%
Percent bachelor's degree or higher	9.9%	11.0%	26.6%

Source: 2000 US Census

In many ways, this data illustrates that the City has made great advancements and is now leading the way for the rest of the County. At the same time, when compared to Statewide figures, it becomes evident that Los Banos has some distinct economic development issues to deal with. It is important to keep these in mind when developing housing policies, as obviously jobs and housing issues are intricately linked.

Summary of Population, Employment, and Educational Trends

Population demographics provide the City with background information to take into account when assessing current and future housing needs. Supplemented with the analysis of housing characteristics presented in the next section, the Background Report enables and supports a more effective housing development planning and policy making process.

As discussed earlier, Los Banos is currently faced with many challenges as the City expands. A substantial portion of the population (37.6 percent) earns less than \$35,000 a year, while unemployment rates are twice the State average. Coupled with the considerable growth in population the City experienced over the past decade, the City must work hard to provide adequate jobs and housing for its residents.

By identifying current needs, the City is taking the first step toward improving the housing conditions for all members of the community. Later, in the Housing Element Policy section, housing policies and programs are established in order to meet the aforementioned housing needs. These policies and programs are informed by the data and analysis provided in the Background Report.

Housing Characteristics

Housing Types and Occupancy

A household is defined as a person or group of persons living in a housing unit, as opposed to persons living alone or in group quarters such as dormitories or prisons. According to the 2000 Census, there are 7,721 households in Los Banos, a 38.2 percent increase from the 1990 figure of 4,772. This household growth rate is lower than the population growth rate for the same period (43.9 percent), which coincides with the concurrent increase in average household size.

Average household size is a function of the number of people living in households divided by the number of occupied housing units in a given area. In Los Banos, the 2000 average household size was 3.33 persons, 0.39 persons higher than the 1990 estimate of 2.94 persons. An increase in household size could indicate a demand for additional housing units.

According to the 2000 Census, there were 328 vacant housing units of the total 8,049 available in Los Banos that year. This 4.1 percent vacancy rate is significantly lower than the 6.0 percent vacancy rate the City experienced in 1990, again suggesting that the demand for housing is rising.

The U.S. Census divides households into two different categories, depending on their composition. Family households are those that consist of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals. In 2000, there were 6,225 family households in Los Banos, comprising 80.6 percent of the total number of households. Compared to the State's 68.9 percent, this figure is quite significant.

According to figures from the 2000 Census, the rate of home ownership in Los Banos is 67.9 percent (5,242 households), which is considerably higher than the overall State proportion of 56.9 percent. The remaining 2,479 households are renters. Interestingly, the rate of home ownership in Los Banos in 1990 was significantly lower (58.0 percent), despite the increase in the cost of housing during this time period. This could be due to the increase in Bay Area commuters living in Los Banos, who typically earn higher salaries than local workers, and can therefore afford to purchase homes.

In 2000, renter-occupied units were slightly larger than owner-occupied units, with a median of 3.40 persons per unit for renters compared to 3.26 persons per unit for owners. This fact could indicate that many renter-occupied units in the City are over-crowded, since typically multi-family units are one or two bedrooms, which tend to comprise most of the rental units available.

Housing Conditions

The US Census provides only limited data that can be used to infer the condition of Los Banos' housing stock. Thus, US Census data are presented first, and are then supplemented with information gathered through a visual survey of Los Banos' housing stock conducted by the Merced County Association of Governments (MCAG). Part of this survey was conducted in 2001 for the purpose of documenting housing conditions in a targeted area for a housing rehabilitation program. The remaining areas of the City were therefore surveyed in June 2003, and the data from the two studies was combined.

In addition to survey data, the age of a community's housing stock is a relatively good indicator of the likely condition in which current housing units can be found. According to 2000 Census data (shown in Table II-9), 45.5 percent of Los Banos' housing stock is more than 30 years old. The data also suggests that there was a housing construction "boom" during the 1990s, particularly from 1990 to 1994, when 1,670 homes were built.

TABLE II-9
City of Los Banos Housing Age

Year Structure Built	Number of Units	Percent of Total
1999 to March 2000	590	7.3%
1995 to 1998	1086	13.5%
1990 to 1994	1670	20.7%
1980 to 1989	1056	13.1%
1970 to 1979	1078	13.4%
1960 to 1969	1294	16.0%
1940 to 1959	953	11.8%
1939 or earlier	344	4.3%

Source: 2000 US Census

The median year in which housing units were built in Los Banos is 1983, compared to the County median of 1971 and the State median of 1967. This indicates that Los Banos has experienced a relatively large increase in housing production over the past two decades.

However, there are still many older homes in the City that may require repairs and rehabilitation efforts. For instance, walls and siding in homes built before 1978 may contain lead-based paint, which is now known to be toxic; Table II-9 shows that more than three thousand homes in the City were built prior to 1978. Viewed with regard to the economic problems described earlier, it is apparent that a rehabilitation program would be beneficial to a substantial proportion of the community, particularly for those in the lower-income categories.

Results of Housing Conditions Survey

To provide more specific information on the exterior condition of the existing housing units in Los Banos, MCAG conducted a housing stock “Windshield Survey”. The survey followed the guidelines and procedures provided by the California Department of Housing and Community Development (HCD). The survey form is attached in Appendix C.

According to HCD Housing Survey Methods, housing units can be classified into one of five categories: 1) *Sound*, 2) in need of *minor* repairs, 3) in need of *moderate* repairs, 4) in need of *substantial* repairs, or 5) *dilapidated*. A description of each, taken directly from HCD’s procedural guidelines, follows. In addition, sample photographs taken during the survey are included in Appendix D in order to provide a visual representation of typical housing units that fall into the latter three categories.

HCD Housing Survey Definition of Housing Conditions

Sound- a unit that appears new or well maintained and is structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

Minor- a unit that shows signs of deferred maintenance, or which needs only one major component such as window replacement.

Moderate- a unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.

Substantial- a unit that requires replacement of several major systems and possibly other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement.)

Dilapidated- a unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, may be considered for demolition or at minimum, major rehabilitation will be required.

A total of 4,185 housing units were surveyed, equaling 52 percent of the total 8,049 housing units in Los Banos (2000 Census figure). The results are presented in Table II-10 below.

TABLE II-10
Results of Windshield Housing Survey

	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Number of Units	2,117	799	1,121	125	23	4,185
Percent of total surveyed	50.1%	19.1%	26.8%	3.0%	1.0%	100%

As indicated in the above table, the most common condition of housing units in Los Banos is *sound* (50 percent). However, a substantial number of homes were found to be in need of *moderate* or *minor* repairs (46 percent combined), including several of the City's multi-family housing complexes. Very few homes were found to be *dilapidated*, while enough homes are in need of *substantial* repairs to warrant concern.

If the proportion of homes in each category is applied to the remaining 48 percent of the housing stock in Los Banos, there would be a total of 1537 units in need of minor repairs, 2156 units in need of moderate repairs, 240 units in need of substantial repairs, and 44 units that need to be replaced. This conclusion further reinforces the idea that continuation of the City's housing rehabilitation program is necessary in order for the City to preserve its existing housing stock.

While several streets were found to exhibit homes that varied widely in their condition, surveyors noted that certain neighborhood patterns could also be identified. The central area of town, the oldest section, has an especially dense concentration of substandard housing units. Generally, the outer sections, which are newer, exhibit homes in sound condition or in need of minor repairs.

Common problem areas include roofing, whether in need of replacement or simply requiring additional shingles where missing; as well as patching and painting of sidings and stucco. Almost all of the older homes would benefit from replacement of windows with more energy efficient glass. Again, the results of this survey do not take into account potentially serious interior conditions such as the quality of plumbing, heating, flooring, and pest invasion.

Housing Utilization

Housing Cost Burdens

Table II-11 contains data from the 2000 US Census regarding the percentage of household income spent on housing costs for Los Banos residents. The data are segregated according to tenure and household income levels.

TABLE II-11
Los Banos Housing Costs as a Percentage of Income by Tenure
Year 2000

Owners						
Housing Costs as a Percentage of Monthly Income						
Household Income in 1999	19 % or less	20 to 24%	25 to 29%	30 to 34%	35% or more	Total
Less than \$10,000	27	23	0	17	121	188
\$10,000 to \$19,999	99	16	45	11	149	320
\$20,000 to \$34,999	191	59	49	49	365	713
\$35,000 to \$49,999	222	132	227	167	317	1065
\$50,000 to \$74,999	450	268	285	114	185	1302
\$75,000 or more	924	235	109	44	28	1340
Total	1,913	733	715	402	1,165	4,928
Percent of total	38.8%	14.9%	14.5%	8.1%	23.6%	100.0%
Renters						
Housing Costs as a Percentage of Monthly Income						
Household Income in 1999	19 % or less	20 to 24%	25 to 29%	30 to 34%	35% or more	Total
Less than \$10,000	0	61	44	17	248	370
\$10,000 to \$19,999	54	18	36	67	234	409
\$20,000 to \$34,999	148	196	103	89	134	670
\$35,000 or more	577	140	102	36	5	860
Total	779	415	285	209	621	2309
Percent of total	33.7%	18.0%	12.3%	9.1%	26.9%	100

Source: 2000 US Census

According to federal and state standards, in order to maintain affordability a household's gross monthly housing costs should not require more than 30 percent of its gross monthly income. As shown above in Table II-11, 31.7 percent of Los Banos owner households paid 30 percent or more of their monthly income for housing in 2000. In the renter category, 36.0 percent of the households, or a total of 830 households, paid 30 percent or more of their monthly income for housing costs.

The table does not clearly show, however, the relative distribution of households overpaying for housing among the various income groups. It is perhaps not too difficult to imagine that 73.4 percent of owner-occupied households earning less than \$10,000 overpaid for housing, while only 23.0 percent of those making between \$50,000 and \$74,999 overpaid. An additional 71.6 percent of renters making less than \$10,000 annually overpaid, while less than one percent of renters making in excess of \$35,000 overpaid.

Housing Authorizations

Data regarding building permits issued between 1987 and 2000 in Los Banos show that the past several years have witnessed very little construction of multi-family housing. Instead, a substantial majority, or 99.5 percent, of approved housing permits are for the construction of single-family units. This data suggests that there may be a growing need for multi-family housing units in Los Banos, particularly for lower-income families who cannot afford single-family housing.

TABLE II-12
City of Los Banos Housing Permits Issued
1987-2001

Year	Single Family	Multi-family		Total Residential Permits	Total Units
		Permits	Units		
1987	5	7	24	12	29
1988	161	9	38	170	199
1989	735	1	7	736	742
1990	171	1	2	172	173
1991	192	1	12	193	204
1992	481	0	0	481	481
1993	241	0	0	241	241
1994	233	0	0	233	233
1995	172	1	2	173	174
1996	161	0	0	161	161
1997	279	1	2	280	281
1998	369	0	0	369	369
1999	387	1	80	388	467
2000	622	0	0	622	622
2001	223	1	4	224	227
TOTALS	4,432	23	171	4,455	4,603
PERCENT	99.5	0.5	-	100.0	-

Source: Merced County Assessor's Office

Overcrowding

Data on housing overcrowding are available from the U.S. Census in the form of statistics regarding the number of persons per room in occupied housing units. Typically, a housing unit is considered to be overcrowded if there are more than 1.0 persons per room. Table II-13 compares Census data on overcrowding listed by tenure for Los Banos in 1990 and 2000. As the table illustrates, overcrowding worsened somewhat during this decade; the total proportion of overcrowded households increased from 11.7 percent in 1990 to 16.6 percent in 2000.

When broken out according to tenure, the data reveals that although renters constitute only 31.7 percent of all households, they account for 54.8 percent of all overcrowded households. The percentage of owner-occupied households that experienced overcrowding grew from 5.6 percent in 1990 to 11.0 percent in 2000, a trend could reflect rising house prices, which force families into smaller homes as an adequate sized unit would be unaffordable for them.

TABLE II-13
Overcrowded Households
1990 & 2000

Persons per Room	1990				2000			
	Owners	Renters	Total	Percent	Owners	Renters	Total	Percent
1.00 or less	2,707	1,506	4,213	88.3%	4,710	1,752	6,462	83.3%
1.01 to 1.50	114	144	258	5.4%	380	271	651	8.4%
1.51 or more	48	253	301	6.3%	203	436	639	8.2%
Total	2,869	1,903	4,772	-	5,293	2,459	7,752	-
Total overcrowded	162	397	559	11.7%	583	707	1,290	16.6%
Percent overcrowded by tenure	5.6%	20.9%	-	-	11.0%	28.8%	-	-

Source: US Census Bureau

Housing Affordability

Housing is considered “affordable” if a household does not pay more than 30 percent of its income for payment of rent (including monthly allowance for water, gas, and electricity) or monthly mortgage (including taxes). Since above moderate-income households do not generally have problems in locating affordable units, affordable units are frequently defined as those reasonably priced for households that are low- to moderate-income.

Existing Housing Costs

Tables II-14 and II-15 compare information from both the 1990 and 2000 Census on housing rents and housing values in the City of Los Banos, respectively. While the median rent in 2000 was \$562, the median housing value was \$140,200. The rate of increase in median rent from 1990 to 2000 was 37.1 percent, while the rate of increase in median housing value was 27.3 percent. However, according to May 2003 estimates from the CA Association of Realtors, the median home price has increased by 68.7 percent since 2000.

TABLE II-14
Housing Value Rates

Housing Value Category	1990		2000	
	Number of Units	Percent of Total	Number of Units	Percent of Total
\$300,000 or more	36	1.4	59	1.2
\$200,000-\$299,999	116	4.5	587	11.9
\$150,000-\$199,999	513	19.7	1383	27.9
\$100,000-\$149,999	860	33.1	1945	39.3
\$50,000-\$99,999	880	33.9	886	17.9
Less than \$50,000	194	7.5	93	1.9
Median Value	\$110,100	-	140,200	-

Source: US Census

TABLE II-15
Housing Rental Rates

Monthly Rent Category	1990		2000	
	Number of Units 1990	Percent of Total	Number of Units 2000	Percent of Total
\$1000 or more	89	5.0	224	9.1
\$750 -\$999	76	4.2	403	16.4
\$500-749	314	17.5	793	32.2
\$300-499	935	52.1	611	24.8
\$200-299	240	13.4	156	6.3
\$200 or less	142	7.9	164	6.7
Median Rent	410	-	562	-

Source: US Census

As is clearly shown in Table II-14, in 2000, the majority of houses in Los Banos are valued between \$100,000 and \$199,999 (67.2 percent). This proportion has grown considerably since 1990 when only 52.8 percent of houses were valued within this range. The most noticeable change in housing value rates between 1990 and 2000, however, was the dramatic decrease in the percentage of homes valued between \$50,000 and \$99,999; by 2000 the number had dropped from 33.9 percent to 17.9 percent (47.2 percent rate of decrease).

Although rental rates are expected to increase due to fluctuations caused by the rise in the cost of living due to inflation and other economic factors, the rate of increase was significantly higher than the rate of increase for housing values. This trend can be particularly difficult for low-income families, who typically rent homes rather than own.

Ability to Pay

Compared to many communities in California, rent and home prices in Los Banos are inexpensive. However, in relation to income levels in the City, they are fairly unaffordable.

As discussed earlier and illustrated in Table II-11, nearly a quarter of all owner households and half of all rental households may be spending greater than 30 percent of their income on housing, demonstrating the gap that exists for many households in Los Banos between household income and housing costs.

It can be expected that in some instances overpaying for housing leads to overcrowding. If a household cannot afford to pay the rent on a sufficiently large enough unit, a more economically feasible option is to squeeze more people into a smaller unit.

Summary of Housing Characteristics

Aside from results from the housing survey, which provide information as to the outer condition of existing housing units, analysis of Census data reveals some prevailing housing issues that need to be addressed in the Housing Element Policies document.

Since a large number of housing units in Los Banos are aging, it seems likely that rehabilitation efforts will be necessary. Indeed, information acquired from the recently conducted housing survey confirms this impression. Combined with the knowledge that many residents in Los Banos earn a relatively low income, the City can expect a need for assisted rehabilitation programs.

The increasing number of overcrowded households seems to be related to the number of people overpaying for housing. While housing prices and monthly rent costs are not extremely high, in relation to the income rates within the City, they are not affordable. As such, the City should also consider ways to assist lower-income households in meeting the expense of living in suitable housing.

It should also be noted that public comment was made at the Housing Element workshops with regard to seniors' housing needs, which are of great concern to the community. Indeed, there is a large proportion of residents over the age of sixty-five living in Los Banos. Many of these seniors may be unable to afford to maintain payments on a house or to keep the unit in physically sound condition. This issue will be further discussed in the Special Housing Needs subsection of the Background Report.

Regional Fair Share Allocation Evaluation

The Merced County Association of Governments (MCAG), in its final Regional Housing Needs Plan (RHNP) figures, allocated Los Banos 1,643 housing units for the period beginning January 1, 2001 through June 30, 2008. The allocation is equivalent to a yearly need of approximately 205 housing units for the eight-year period.

Table II-16 presents figures for the number of housing units allocated by the RHNP as determined by MCAG for four income categories. Income categories are calculated by comparing income distribution data from the 2000 Census to the County median income value and then designating households to a category according to the following standards as specified by HUD: very low-income for households with incomes less than 50 percent below County median; low-income for households with income between 50 percent and 80 percent of the County median; moderate-income for those with incomes between 80 percent and 120 percent of the County median; and above moderate-income for those with incomes over 120 percent of the County median.

TABLE II-16
Los Banos Regional Housing Needs Allocation (RHNA) by Income
2001-2008

	Household Income Category				Total RHND	Average Yearly Need
	Very Low	Low	Moderate	Above Moderate		
Number of Units	378	279	312	674	1,643	205
Expressed as Percent	23%	17%	19%	41%	100%	12.5%

Source: Merced County Association of Governments (MCAG) Regional Housing Needs 2001-2008 Plan

As illustrated in the above table, the Regional Housing Needs Allocation (RHNA) is distributed throughout the four income categories, ranging from the lowest allocation of 279 low-income units to 674 above moderate-income units.

Table II-17 shows the total 2001-2008 RHNA allocation and the 2000 housing unit count for Los Banos and Merced County. When applied to the 2000 estimate of 8,049 housing units in Los Banos, the 1,643 total housing unit allocation for 2001-2008 is equivalent to a 20.4 percent total increase, or a 2.6 percent annual average growth rate for the eight year period.

Los Banos' RHNA represents 12.6 percent of the total Merced County Regional Housing Needs Allocation of 13,259 units. This share is just slightly higher than Los Banos' 12.4 percent share of the total Merced County housing stock in 2000.

Los Banos' annual average growth rate of 2.6 percent implied in its RHNA is identical to the growth rate of 2.6 percent implied for the County as a whole. Discussion regarding the RHNA is continued in the Resource Inventory section of the Housing Element Update, where land availability is assessed in relation to the allocation.

TABLE II-17
RHNA for Los Banos and Merced County
2001-2008

Jurisdiction	Regional Housing Needs Allocation			2000 Housing Units		Allocated Growth	
	Total	% of County Share	Average Yearly Need	Number of Housing Units	% of County Share	% Total Growth 2001-2008	Annual Average Growth Rate
Los Banos	1,643	12.4%	205.3	8,049	12.6%	20.4%	2.6%
Merced County	13,259	100.0	1,657	63,815	100.0	20.8%	2.6%

Sources: Merced County Association of Governments (MCAG) Regional Housing Needs 2001-2008 Allocation; US 2000 Census.

The City of Los Banos has consistently exceeded this growth rate over the past five years. As shown in Table II-12, the City issues well over 205 building permits per year. However, this does not take into account the affordability of housing for the four income groups as specified by the RHNA. Market demands have typically led to greater production of above-moderate income housing. It is therefore highly likely that the City will have to adopt policies and implement programs to encourage the construction of more affordable housing.

Special Housing Needs

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate and/or maintain suitable housing. The following subsections discuss the special housing needs of six groups identified in State Housing Element Law (Government Code, Section 65583(a)(6)). Specifically, these include senior households, persons with disabilities, large households, female-headed households, farmworkers, and the homeless. Wherever possible, estimates for the population or number of households in Los Banos falling into each group are presented.

Senior Households

Senior households are defined as households with one or more persons over the age of 65 years. Housing for seniors should offer accessibility and convenient access to shopping, community/senior centers, and medical services.

As of the 2000 Census, there were 7,721 total households in Los Banos, of which 1,663 households, or 21.5 percent, included a person 65 years of age or older. This includes 537 individuals over the age of 65 who live alone. The Census data also shows that senior households are more often single occupancy than non-senior households, suggesting that housing developments for senior households should contain larger proportions of smaller housing units than projects intended for the general population.

In addition, Census data indicates that the majority of households where the head of the household is a senior in Los Banos are homeowners. Of all 2000 households headed by a person 65 years or older, 1,113, or 78.5 percent, owned their homes, while the remaining 305 (21.5 percent) rented. Interestingly, 255 seniors reported being the sole caregiver for one or more grandchildren, a significant cost burden for a retired and possibly elderly individual.

There are currently seven senior housing facilities in the City, providing a range of services and living options. However, only two of these facilities are income restricted: the McArthur Apartments I and II. Each of these complexes has fifty units available only to the elderly or persons with disabilities. While they are operated by private owners, they receive assistance from the Federal Rural Development Section 515 Program. The McArthur II apartments were recently purchased by a local realtor, who intends on continuing to offer the units at below market rate levels to seniors and the disabled using Section 515 funds. The owner also plans on rehabilitating these fifty units.

These complexes are a great step towards providing seniors with quality single occupancy housing. However, due to the large proportion of seniors residing in Los Banos, it is anticipated that additional facilities are required. Indeed, senior housing issues are of great concern to the community, and will be taken most seriously in the development of policies and programs for the Housing Element Policy document.

At the public workshop held on July 1st, 2003, many seniors pointed out that housing needs can vary depending on the individual. For example, some seniors wish to stay in their existing residences, primarily single-family homes, but require some sort of assistance with house and yard work. Others would prefer to be in a facility that provides meals and cleaning services, but does not restrict the activity of the residents. Still others may require a greater degree of assistance, including medical and personal care. Due to the limited incomes of many Los Banos seniors, a large demand for income-restricted units exists.

Persons With Disabilities

While the previous element suggests that the number of persons with disabilities in Los Banos is low, the 2000 Census notes a total of 4,804 persons with a disability, representing 20.6 percent of the total population in the City including. This figure includes 1,102 individuals 65 years of age or older. In all probability not all of these individuals experience difficulties in finding and maintaining adequate housing; however, those who do deserve to be well attended and their housing needs addressed.

Specific housing needs for persons with disabilities vary greatly depending on the individual's disability. Needs may include provision of ramps or other accessibility devices, group home facilities with varying degrees of medical or nursing care available, and financial assistance for those whose disability prevents them from obtaining an adequate income. In consideration of the broad range of needs that this group may require, the City should establish flexible programs that allow for varying accommodations for persons with disabilities.

Effective January 1, 2002, Senate Bill 520 amended housing element law (Chapter 671, Section 65583 (a) (4) and (c) (3)) to now require localities to include an analysis of potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities; as well as to demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities. Housing Elements are thus required to include programs that remove constraints or provide reasonable accommodations for housing designed for persons with disabilities.

In accordance with the requirements of Chapter 671, the Los Banos Housing Element Update provides an analysis of potential and actual constraints to providing housing adequate to persons with disabilities in the Housing Constraints section. A program in the Housing Policy Document will establish an appropriate procedure for providing reasonable accommodations for housing for persons with disabilities.

Large Households

Large families require housing units with more bedrooms than housing units needed by smaller households. In general, housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single-family houses, as apartment and condominium units are most often developed with childless, smaller households in mind.

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. According to the 2000 Census, 6,225, or 80.6 percent, of all households in Los Banos were family households. Of these family households, 1,894,

or approximately 29.8 percent, had five or more members. An additional 7 non-family households reported having five or more persons living in the household.

To determine the distribution of large households among owner and renter households, it is necessary to use data for all households, including non-family households. The 2000 Census reports 1,160 owner-occupied households and 679 renter-occupied households with five or more persons. These figures represent 15.0 percent and 8.8 percent of the total number of households in Los Banos, respectively, indicating that large households were slightly more likely to be owners. However, taken as a percentage of the number of owner-occupied households, large families comprise only 21.9 percent, whereas large households constitute 27.6 percent of renters.

While it is certainly a positive indication that more large households own rather than rent a housing unit, there is still a substantial number of large households who rent and may live in multi-family housing. Multi-family rental housing units generally provide one or two bedrooms and not three or more bedrooms that are required by large families of five or more persons. This situation may explain why rental units experience greater rates of overcrowding than owner-occupied units, as shown in Table II-13.

Table II-18 presents data comparing the number of persons in housing units in 1990 and 2000, as well as the percent these figures changed during that period. Figures for housing units with five or more persons, large households, are italicized. While all categories for the number of persons per unit increased during 1990 and 2000, a fact echoed by the equivalent population growth for that period, the data indicates that the larger the household, the greater the increase in percent change. Indeed, the number of households with six or more individuals increased by 208.7 percent during this time period.

TABLE II-18
Number of Persons in Housing Unit
Years 1990 & 2000

Persons in Unit	1990			2000			Total Percent Change
	Owner	Renter	Total	Owner	Renter	Total	
1	550	455	1,005	688	530	1,218	21.2%
2	958	411	1,369	1,513	471	1,984	44.9%
3	425	363	788	944	376	1,320	67.5%
4	547	256	803	988	403	1,391	73.2%
5	261	260	521	643	313	956	83.5%
<i>6 or more</i>	<i>128</i>	<i>158</i>	<i>286</i>	<i>517</i>	<i>366</i>	<i>883</i>	<i>208.7%</i>
Total	2,869	1,903	4,772	5,293	2,459	7,752	162.4%

Source: US Census

Female-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. In 2000, there were a total of 464 households headed by a male householder with no wife present in Los Banos. This represented 7.3 percent of all Los Banos households. Of these single male-headed households, 338 consisted of a male householder and related child or children.

In total, 893 households, or 14.0 percent of all Los Banos family households in 2000 were family households headed by a single female. Of these, 707 consisted of a single female householder with no spouse and one or more related children. The remaining 186 family households were headed by single females and included at least one other related person who was not a related child. This means that single mothers accounted for 11.1 percent of all Los Banos family households at that time.

While households headed by single mothers constituted just over eleven percent of the total number of households in Los Banos in 2000, more than half of these families were living in poverty, accounting for 47.7 percent of all Los Banos households living below the poverty level. Single fathers, on the other hand, did not experience such a high rate of poverty (16.2 percent).

Due to lower incomes, single-headed households often have more difficulties finding adequate, affordable housing than families with two adults. Also, single-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will greatly benefit from expanded affordable housing opportunities. The need for dependent care also makes it important that housing for single-headed families be located near childcare facilities, schools, youth services, medical facilities, or senior services.

Table II-19 compares data for family households in Los Banos and poverty status from the 1990 and 2000 Census.

TABLE II-19
Female-Headed Households and Poverty Status
1990 & 2000

Family Type	1990			2000		
	Total families	Below Poverty	% Below Poverty	Total families	Below Poverty	% Below Poverty
Female Headed	613	331	54.0%	893	298	50.1%
Other Families	2,993	238	8.0%	5,461	327	6.0%
Total Families	3,606	569	15.8%	6,354	625	9.8%

Source: US Census Bureau

Although the percentage of families living below poverty decreased for all family types between 1990 and 2000, female-headed households still constitute a relatively higher proportion of those living below poverty. While economic conditions have seemingly improved for Los Banos residents over the past decade in this respect, it is important to recognize that female headed households as a group may require assistance from government sponsored housing programs.

Farmworkers

Farmworkers provide an essential contribution to the agricultural economy of Merced County. Merced County ranks fifth in the state in value of agricultural production. The 2000 Census estimates that there were approximately 6,529 individuals employed in agriculture. In the City of Los Banos, 801 individuals, or 8.6 percent of the total labor force, work in agriculture (this includes forestry, fishing, hunting and mining; although these industries are rare to nonexistent in Los Banos).

The farmworker population experiences a distinct set of issues contributing to housing challenges, including seasonal income fluctuations, very low incomes, and a severe deterioration of existing housing stock. However, farmworker characteristics are difficult to determine due to a lack of data. This deficiency is caused by several contributing factors, potentially including limited English speaking abilities, low educational attainment levels, and a distrust of government agencies and employees, including those who work for the Census Bureau.

The seasonal nature of agricultural employment places special demands on the area's housing stock. Essentially, it must absorb seasonal fluctuations in the number of individuals and families seeking housing. Farmworker housing needs include year-round, subsidized rental housing as well as some type of housing to accommodate peak labor activity in the late summer during harvest time. This housing is needed primarily for single men.

There are currently five State Migrant Centers in Merced County that provide housing to migrant farmworker families, including a 56-unit facility in the City of Los Banos. These housing facilities were constructed and continue to be managed by the State through the Housing Authority of the County of Merced. In total, they provide 290 units for occupancy between the months of May and November. In addition to these centers, there are 55 State-licensed private farmworker camps in the County. While there are no accurate figures on the number of units provided by these camps, it is certain that the total number of units available is considerably less than the number needed.

Future housing development suitable for farmworkers (migrant and/or permanent) is permitted by right in the R-3 high-density residential district (multi family/group dwelling), as well as in the Planned Development (PD) district (although all developments in the PD district require Council approval, multifamily and group dwellings are considered allowable uses).

Preferable sites would provide reasonable access to public agencies and transportation services, such as the vacant land in the Rail Corridor area, which will have 9.6 acres of R-3 land if the Preferred Land Use Plan is adopted (see Program 1 under Objective A in the Housing Policy section). As shown in Table III-1 in the Resource Inventory Chapter, there are over 100 acres of developable land within the City limits that are zoned for Planned Developments. The combined available R-3 and PD land is more than adequate to meet the need for farmworker housing.

Program two under Objective A details the City's intent to develop an Affordable Housing Ordinance that would provide benefits to developers of projects such as farmworker housing (migrant and/or permanent), as well as ensuring that the City's processing procedures and development standards encourage and facilitate the development of such projects. In addition, Policy B-1 outlines the City's intent to work with developers to finance, design and construct housing to meet special needs, including those of farmworkers.

Homeless Persons

It is very difficult to quantify the homeless population in a given community. After interviewing the major homeless service providers in the City, it is estimated that there are currently between 10 and 20 homeless persons in Los Banos. Merced County Community Action Agency, in cooperation with the Police Department, tries to find temporary lodging for destitute persons and families. A Woman's Place provides emergency shelter for women and children that are victims of domestic abuse. Additional emergency housing and longer-term support is provided by United Way of Merced County, as well as by local churches and service organizations.

Beginning in August 2002, Merced County Association of Governments (MCAG) facilitated the development of the first Merced County Continuum of Care Plan, which created a collaborative among local jurisdictions and community organizations that provide services to the homeless. The plan outlines the services currently available for homeless persons, and then identifies the gaps in those services in order to establish a prioritized list of needs. Completion of the plan allowed for several local agencies to apply for over \$700,000 in grant funds this year alone.

Preliminary findings indicate that local stakeholders have placed a high priority on the availability of a year-round emergency shelter (none presently exists in the County), identifying the extent of homelessness in Merced County (no reliable data currently exists), and preventing senior homelessness by expanding permanent affordable housing opportunities to the elderly. Specific issues identified in the Continuum of Care workshops that affect the homeless and their housing needs include substance abuse, mental or physical illnesses, domestic violence, and homeless families with children.

In the event that the City proposes or entertains a proposal for emergency shelter or transitional housing, such facilities should be permitted by right in R-3 high-density residential districts and commercial districts; and in R-2 medium-high density residential districts with a conditional use permit. Conditions required for approval will be typical of other housing types, including design compatibility with the character of the surrounding neighborhood, site development standards, and required off-site improvements.

Suitable sites for emergency or transitional housing would likely be within the downtown area, including the Rail Corridor area, which is located within close proximity to shopping, public transportation, and employment and service centers. In order to facilitate the development of such housing, the City will include the policies and programs described below in the Housing and Policy Document.

Firstly, as the City's Zoning Ordinance does not currently define emergency or transitional housing, nor state which districts such facilities are permitted in, Program 4 under Objective G states that the Zoning Ordinance will be amended to define and permit emergency shelter and transitional housing in the districts listed above. The following definitions, taken from the 2003 Merced County Continuum of Care Plan, will be used:

Emergency Shelter: The first place where homeless individuals or families can receive comprehensive services designed to end their homelessness. NOT a detoxification facility, juvenile detention facility, or halfway house for parolees. Stays may range to six months.

Transitional Housing: Transitional housing facilitates the movement of homeless individuals and families to permanent housing within 24 months. This temporary housing is combined with supportive services to enable homeless individuals and families to live as independently as possible. Transitional housing can be provided in one structure or several structures at one site or in multiple structures at scattered sites. NOT a detoxification facility, juvenile detention facility, or halfway house for parolees. Stays may range six to 24 months.

In addition, Policy B-1 states that the City will work with developers to finance, design, and construct housing to meet special needs, including housing for the homeless. This would include meeting with non-profit and/or private homeless service providers to discuss potential projects and suitable locations, financial assistance that the City may be able to provide in the form of Redevelopment Agency funds or procuring State or Federal grants, or any other role that would be appropriate for the City to fulfill in order to facilitate such development.

Units At-Risk Of Conversion

State law requires that housing elements include an inventory of all publicly-assisted multi-family rental housing projects within the local jurisdiction that are at-risk of conversion to uses other than low-income housing for a ten year period following the effective date of the Housing Element (January 1, 2004).

According to the United States Department of Agriculture (USDA), the multifamily rental developments shown in Table II-20 are assisted by the Federal Rural Development Section 515 Program, and are potentially at-risk of conversion to market rate beginning with the date that owners are eligible to prepay their loans (shown in the far left column). If any of the owners should chose to prepay their loan, they would no longer be held to the conditions determined by USDA that accompany Section 515 funding, and could therefore charge market rate rents for the units.

TABLE II-20
Assisted Units At-Risk of Conversion

Eligible to Prepay	Project Name	Start date	Program Type	Project Address	# of Units	# Units Assist'd	Source of funds
2004	Central Valley Apts. I	3/29/85	Family	1100 "D" St.	40	4	Rural Rental Housing
2007	Central Valley Apts. II	08/11/88	Family	1130 "D" St.	38	32	Tax Credit Allocation
2010	Los Banos Apts.	05/03/79	Family	44 W. "I" St.	68	66	Rural Rental Housing
2001	McArthur Apts. I	09/01/78	Elderly	1130 "F" St.	50	50	HUD Section 8 Rental
2001	McArthur Apts. II	10/31/80	Elderly	1130 "F" St.	50	50	Rural Rental Housing

According to the owner of the McArthur I apartments, there are no plans for discontinuing to offer these units at below market rates to the elderly and persons with disabilities. The City's Redevelopment Agency is currently working with a prospective buyer of the McArthur II apartments to potentially rehabilitate these fifty units, and to keep them affordable for a period of at least fifty years.

Owners of the Central Valley Apartments I and II have not notified the City of any plans convert these units to market rate housing, as required by State law. Should the City receive such notification, it will ensure that all tenants are also properly notified (see

Program two under Objective D). The Los Banos apartments are not eligible for prepayment until 2010, which is outside the scope of this Housing Element planning period. However, the City plans to contribute towards ensuring that all of the existing assisted housing projects in Los Banos, along with any other future programs, remain affordable to lower-income groups.

Table II-21 below analyses the relative costs for replacing versus preserving a typical at-risk housing unit. As can be seen from the estimates, even in the case of older units requiring rehabilitation (such as those found in Los Banos), new construction tends to be costlier than preservation of existing units. This analysis further reinforces the City's intent to ensure that existing affordable units are not converted to market rates.

Table II-21
Replacement vs. Preservation Costs

Expense	Cost per Unit
Preservation	
Acquisition	\$40,000
Rehabilitation	\$20,000
Financing	\$5,000
Total Cost per unit	\$65,000
Replacement (new construction)	
Land Acquisition	\$12,000
Site Improvements	\$3,500
Construction	\$45,000
Permits/Fees	\$17,000
Financing	\$5,000
Total Cost per unit	\$82,500

Housing Element Consistency with Other General Plan Elements

The Housing Element is a component of the City of Los Banos General Plan, which provides guiding policy for all growth and development within the community. The General Plan consists of five chapters that address both the State-mandated planning issues, as well as issues that are of particular concern to the City. In addition to the Housing Element, the chapters are:

- Land Use
- Circulation and Transportation
- Open Space, Conservation & Recreation
- Hazards Management
- Public Facilities and Services

State law requires consistency among all sections of the General Plan. The 2004 Housing Element Update does not propose significant changes to any other element of the City's General Plan. Furthermore, the goals and policies of the Housing Element support the broad vision statements contained in the City's General Plan, as well as the land use classifications and residential, open space, and recreation standards found in the General Plan. Finally, the goals, objectives, policies, and programs established in the Housing Element are consistent with and attempt to implement those set forth in the Land Use Element for residential development.

The Housing Element Update does differ from the remaining elements of the General Plan with regards to the use of more recent data. The 2000 Census data that is now available and incorporated throughout the Housing Element Update differs from the 1990 data presented in the other General Plan elements. However, for the most part, the figures are proportionately similar given the overall increase in population.

III. RESOURCE INVENTORY

Availability of Land And Services

Survey of Available Land

This section provides an analysis of the land available within the City of Los Banos and the Sphere of Influence area (SOI) for residential development, and then compares this to the City's future housing needs as determined by the Merced County Association of Governments' Regional Housing Needs Plan. In addition to assessing the quantity of land available to accommodate the City's total housing needs, this section also considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs.

Description of Criteria for Identifying Housing Sites

For the purpose of this inventory, developable land is defined as land that is currently vacant or has agriculture or rangeland uses (termed *underdeveloped* herein), that is designated in the General Plan *and* zoned for residential development. An ArcView Geographic Information System (GIS) was used to identify all developable parcels within the SUDP that are vacant or underdeveloped as of June 2003. The identified vacant/underdeveloped parcels were delineated on top of a parcel base map showing designated residential and zoned residential districts. Parcel acreages by land use designation were calculated in the GIS. Map III-A illustrates all developable parcels zoned for residential purposes. All identified developable land designated for residential use is considered available for residential development, and is listed in the inventory in the following subsection.

Inventory of Vacant and Underdeveloped Sites

Housing Element law requires an inventory of land suitable for residential development (Government Code, Section 65583(a)(3)). An important purpose of this inventory is to determine whether a jurisdiction has allocated sufficient land for the development of housing to meet the jurisdiction's share of the Regional Housing Need, including housing to accommodate the needs of all household income levels.

As stated earlier, a GIS system was used to calculate the number of developable acres of land within the City limits and SOI. Table III-1 indicates the location (within City limits or SOI), zone and General Plan designation, the housing unit density range for that designation, the number of acres of land available for development, and the housing unit

capacity (calculated by multiplying the housing unit density range by the number of acres of land).

TABLE III-1
Inventory of Land within City Limits and SOI
Available For Future Housing Development

General Plan Designation	Zone District	Density Range (units/acre)	Acres of Developable Land	Housing Unit Capacity
Land within City Limits				
Low density (LD)	R-1	2-7	617.9	1,236-4,319
Medium density (MD)	R-2	7-17	34.2	239-581
High density (HD)	R-3	10-25	4.9	49-122
Planned Development (PD)	PD, R-1	2-7	53.7	107-375
LD, MD, PD-LD	PD	2-7	100.7	201-704
Land outside City Limits but within SOI				
Very low density (VLD)	-	1-3	545.4	545-1,636
Low density (LD)	-	2-7	1,709.4	3,418-11,965
Medium density (MD)	-	7-17	170.5	1,190-2,898
High density (HD)	-	10-25	31.7	317-792
Planned Development (PD)	-	2-7	145.5	291-1,018

The density range listed in the table is the permitted number of units per acre according to the development standards described in the General Plan, which are implemented by the Zoning Ordinance. As can be seen from the data above, there is currently a greater amount of low density residential property available for development within City limits than for medium or high density residential development. This will be discussed further in the Comparison of Available Resources to Future Housing Needs section of this chapter.

It should also be noted that, within the City of Los Banos, there are several instances of inconsistent zoning and General Plan designations. Parcels such as these were not included in this inventory, as a Zoning Ordinance or General Plan amendment would be necessary before development could occur at these locations. Therefore, all of the parcels within City limits used for the inventory listed in the above table have coinciding zoning and general plan residential uses.

Development Standards for Available Land

In order to implement the policies set forth in the City's General Plan, the Zoning Ordinance establishes specific regulations that influence the types of buildings and uses that are permitted throughout the City. Table III-2 describes the residential zoning districts found in the City's Zoning Ordinance. For each district, the type of housing permitted, maximum building height, minimum lot area, maximum lot coverage, maximum units per minimum lot area, and maximum units per acre is listed.

TABLE III-2
City of Los Banos Residential Zoning Districts
And Selected Property Development Standards

District		Permitted Housing Type (s)*	Maximum Building Height	Min lot area (square feet)	Lot Coverage	Max units per min lot area	Max units per acre
R-1	Low	SFD	30 ft.	6,000	40%	1	7
R-2	Medium	SFD Duplexes Detached SFD	30 ft.	6,000	40%	2	14
R-3	High	Multifamily Apartments Duplexes Triplexes Group dwellings	50 ft.**	7,200	70%	2,500-3,750 sq. ft. lot: 2 3,750-5,000 sq. ft. lot: 3 5,000+: 1 per 1,200ft.	36
P-D	Planned Development	SFD Detached SFD Multifamily Apartments Duplexes Triplexes Group dwellings	50 ft.	None	70%	Not to exceed density of underlying district	Depends on density of underlying district
T	Mobile Home Park	Mobile homes Trailer parks Tent camps	30 ft.	R-2: 5 acres R-3: 4 acres H-C: 3 acres	Roofed area not to exceed 75%	R-2: 40 R-3: 48 H-C: 45	R-2: 8/acre R-3: 12/acre H-C: 15/acre

*By right/without the need for a conditional use permit (although all uses in the P-D district require Council approval)

**Provided the structure is not within 50 feet of any R-1 or R-2 district boundary, in which case the max building height would be 30 feet.

Source: City of Los Banos Planning & Zoning Ordinance

As can be seen in the above table, the City of Los Banos' Zoning Ordinance provides for a variety of housing types and choices, ranging from single family homes in the R-1 district, to apartments and group dwellings in the R-3 and P-D districts. While the City's Zoning Ordinance permits a greater density of units per acre in the R-3 district, the City does not allow for development to occur beyond the General Plan density range. It should also be noted that the City does enforce the minimum densities for each district outlined in the General Plan. The compatibility of the City's zoning regulations with future housing development of affordable housing is further discussed in the Housing Constraints chapter.

Development in the Sphere of Influence Area

Although Table III-1 lists a complete inventory of available land within the City limits and SOI designated for residential development, there are various factors that influence a specific land parcels' actual development potential. In addition to the importance of preserving prime agricultural land, these factors may include whether or not the necessary

infrastructure already exists for residential development, whether or not the land is currently in use for some other purpose besides housing, the location of the property with regard to services and roads, as well as the overall size of the property.

Within the City's SOI, there are approximately 1,089 acres designated for agricultural use, 380 acres designated for commercial use, and 2,457 acres designated for residential growth. The majority of agricultural land is located in the east and north of the current city limits, where prime agricultural land, wildlife areas, and protected wetlands can be found. Residential areas are primarily located along the Southern and Western boundaries of the City.

Of the approximately 2,457 acres of land within the SOI available for residential development (shown in Table III-1), 37 acres are vacant (1.5 percent), while the remaining 2,420 acres (98.5 percent) are considered "underdeveloped." Large portions of these underdeveloped areas are currently being used for agricultural purposes, although some plots, or parts of them, are unused entirely. As listed in Table III-1, there is an additional 145 acres of land within the SOI designated for Planned Development (PD), which could potentially be used for a variety of residential projects (refer to Table III-2 for permitted housing types). All of the PD land in the SOI is currently being used for agricultural purposes.

Land that Merced County has zoned for agricultural use that is designated for residential use in the City's General Plan would have to be zoned residential by the City at the time of annexation. However, the most significant constraints to housing development in the SOI relate to the provision of infrastructure and services. Therefore, the land with the greatest realistic development potential includes land with greater proximity to the City limits, as infrastructure already exists in those areas.

Specific medium and high-density sites within the SOI with the greatest development potential include sites located to the West of City limits and East of the Los Banos Creek (in the Southwestern area of the SOI), where development is generally encouraged by the policies of the General Plan. These sites are directly adjacent to City limits, and therefore the necessary infrastructure, such as water and sewer lines, already exist there.

There is no Urban Growth Control Boundary within the City or the SOI, although the Sphere of Influence, by definition, functions as the projected limits to which a city could extend municipal services.

Future Housing Development

An important purpose of the Housing Element is to provide analysis as to the availability of land to accommodate future residential development, including specific types of housing that can support individuals of various income levels.

Comparison of Land Inventory to Future Housing Needs

The Merced County Association of Governments (MCAG) is responsible for preparing the Regional Housing Needs Plan that spans an eight-year planning period. The most recent plan was adopted by MCAG's Governing Board on November 21, 2002, and covers the period January 1, 2001 through June 30, 2008. Regional Housing Needs Plans set forth allocations for the number of housing units each jurisdiction within a region is responsible to accommodate in their Housing Element.

The Regional Housing Need Allocation (RHNA) is based on a figure calculated by the State Department of Housing and Community Development (HCD) for the entire County of Merced (13,259 units), which is then sub-allocated to each of the jurisdictions in the County by MCAG. The process used to determine the City of Los Banos' share of the Regional Housing Need Allocation involved consideration of the relative shares of recent population growth, the relative shares of recent housing growth, and comparative income distribution among the seven jurisdictions within the County.

Although the total RHNA for the City is 1,643 units, building permits for 827 units have been issued since January 1, 2001 to date; therefore, the remaining total is 816. However, the RHNA also divides the overall housing need into four income level categories. Of these permits issued, six units are known to be restricted to very-low income occupancy (HUD Section 8 restricted). Since income data for residents of the remaining units is not currently available, they cannot be considered towards the very low-, low-, or moderate-income household portion of the housing needs allocation. Rather, it will be assumed that the remaining 821 units were affordable only to above-moderate income households.

Supposing that all of the units for which permits have been issued were actually built, the City of Los Banos would have already exceeded its portion of the RHNA for above-moderate income households (674 units, compared to 821 units built). However, it is likely that not all of the units have been built; nor can we confirm that only above-moderate income households occupy these units. Furthermore, it is possible that the actual need for above-moderate income housing development in Los Banos exceeds the RHNA. For these reasons, low density land available for any further housing development of above-moderate income units to take place within the Housing Element planning period shall be analyzed.

One way to assess the availability of land for very low- and low-income housing is to assume that such housing will be built in those residential districts where multifamily units are permitted. In Los Banos, multifamily units are permitted in high-density residential and planned-development zoning districts. Due to the fact that Planned Developments require approval on a case-by-case basis, only high-density land will be considered for assessing the affordable housing unit capacity of available developable land within the City. In addition, sites that may be too small to accommodate multi-family housing will not be considered in this inventory.

For purposes of assessing whether there is adequate land to accommodate new development for the moderate-income portion of the RHNA (312 units), the housing unit capacity of available medium density land will be considered, which permits a density of up to 17 units per acre.

Table III-3 lists the land available for development within the City limits by income category. Since land within the SOI is available for development only upon successful annexation into the City, the following discussion is based on analyzing whether there is adequate land to accommodate each portion of the RHNA within the City limits. It should be noted that all land within City limits has access to water and sewer infrastructure.

For each income category found in the RHNA, the table indicates the zone and general plan designations considered, the allowable units per acre for that zone/designation, the acres of land available for development within that zone/designation, the total potential number of new units that could be built on the available land, and finally, whether there is an excess or a need for additional land to accommodate that portion of the RHNA.

TABLE III-3
Ability to Accommodate Regional Housing Needs Allocation

Income Category	RHNA	Zone & GP Desg.	Allowable units/acre	Available Acres*	Potential new units	Excess/Need (acres)
Very-low & low-income	657 units- <i>651 remaining</i>	R-3 & HD	10-25	4.9	49-122	Need 21.1
Moderate-Income	312 units	R-2 & MD	7-17	34.2	239-581	Excess 15.8
Above-Moderate	674 units - <i>0 remaining</i>	R-1 & LD	2-7	617.9	1,235-4,319	Excess 617.9

* Land is considered "available" if it is zoned residential, designated in the General Plan as residential, and is either listed by the Assessor's office as vacant, grazing, or agriculture (i.e. it currently has nothing built on it that would prevent development from occurring).

TABLE III-4
Description of Land Considered Available for Development

Income Category	Available Acres*	Number of Parcels	Approx parcel size range	General Character (Uses, constraints, etc)
Very-low & low-income	4.9	23*	0.14-0.81 acres**	All parcels vacant; no known environmental constraints.
Moderate-Income	34.2	10	0.57 – 15.04 acres	26.1 acres currently used for agriculture; no known environmental constraints.
Above- Moderate	617.9	427	0.03 – 95.09 acres	300 acres currently used for agriculture; no known environmental constraints.

*Although there are 23 separate parcels, there are several instances of adjacent parcels currently under one ownership that could be used for larger scale projects. For example, there are 10 parcels on Illinois Avenue directly adjacent to each other that total 1.62 acres.

**The smaller sized parcels, at 6,000 square feet, would be able to accommodate 5 units in the R-3 district under the density provisions of the Zoning Ordinance.

As can be seen in the above tables, more than sufficient land exists within the City limits to accommodate both the moderate and above-moderate income portions of the RHNA. Although not counted in Table III-3, three proposed annexation projects would add a further 65.3 acres of R-2 medium density residential land to the City inventory of land available for moderate-income housing. However, there is a need for an additional 21.1 acres of land zoned and designated for high density residential development in order to accommodate the combined need for the very-low and low-income portion.

Programs to remedy this deficiency are included in the Housing Policy Document. They include: adopting the Preferred Rail Corridor Concept Land Use Plan, thereby rezoning 9.6 acres of vacant land to R-3 high-density residential; zoning the 1.9 acres identified for Senior Housing in the Plan as R-3 high density residential (also currently vacant); as well as rezoning a vacant 11.1-acre parcel (APN 83130042) to R-3 high-density residential, which is already designated for high-density residential in the City's General Plan. These three programs combined will add 22.6 acres of high density vacant land within the City limits, thereby allowing for the accommodation of 687 new affordable units (36 units above the remaining RHNA).

Adequacy of Public Facilities and Infrastructure

The City encourages infill housing within the City limits due to the provision of adequate water and sewer infrastructure, as well as proximity to other services such as fire, police, medical clinics, and recreational facilities. New housing development to take place within the City limits will inevitably gain access to all of the City's facilities and infrastructure. In the event that residential development occurs outside the boundaries of existing infrastructure, the City requires developers to incur partial costs of construction.

The following discussion provides an analysis of the specific components of public facilities and infrastructure located in the City, including roads, parks, police, fire, schools, storm drainage, water, and sewer services. Where applicable, the City's plans to accommodate future residential growth are described.

Roads

The adequacy and capacity of circulation systems influences the nature, extent, and pace of urban development. Roadways in Los Banos are classified based on design (size and

number of lanes), volume (number of cars that can pass over an average day), and the type of traffic that the street is likely to accommodate (industrial vs. residential). Most people live on a Local Street or a Cul-de-sac that is designed to service just a few residential homes. Collector streets gather traffic from several Local Streets, and direct it toward Collector and the Major Collector or Arterial streets, which serve to move large amounts of traffic longer distances.

The Circulation Element of the Los Banos General Plan indicates that the City has adopted a Level of Service (LOS) C with temporary Level of Service D for peak afternoon periods at some intersections. This level of service is consistent with other communities, and provides for an affordable circulation system, while minimizing delays and inconvenience to the traveling public. Road improvements to maintain this level are funded by Local Transportation Funds (SB380) or other local funding options. New development projects are required to construct road improvements in the vicinity of the project based on recommendations by traffic engineers.

The City of Los Banos supports and participates in the development of the Merced County Regional Transportation Plan (RTP). The RTP identifies local projects the City will undertake during the a five year planning period with funds made available through Federal, State and local sources. Additionally, the RTP establishes a long-range plan that identifies road maintenance and repair design over a twenty year period. The RTP is updated every three years.

As residential development occurs, the City's road system will expand to accommodate the subsequent increase in traffic volume. The City recognizes in its General Plan the need for further parking space for automobiles, buses and trucks, extensions on certain roadways, redesignation of certain road types, as well as possible land use designation amendments that may be necessary in order to adapt to future road conditions.

Parks

The City of Los Banos distinguishes between playlots, pocket parks, neighborhood parks, and community parks. Essentially, a playlot is a small area intended as a substitute for back yards in high density residential areas. Pocket parks are between one-quarter acre and two acres in size, whereas neighborhood parks range from two to nine acres and community parks are larger than nine acres.

Currently, the City operates eleven pocket parks (5.68 acres), seven neighborhood parks (14.65 acres), and eight community parks (105.0 acres). In total, there are 125.3 acres of parkland within the City limits, which is equivalent to approximately 5.01 acres per 1,000 residents.

The Open Space, Conservation & Recreation Element of the General Plan establishes standards of 1.5 acres of neighborhood parks, 1.5 acres of minor community parks, and 1.5 acres of major community parks per 1,000 residents. This standard is consistent with the

City's Ordinances implementing the Quimby Act, which allows for dedications of parkland or in-lieu payment for parks development as a condition of development. The size and location of the parks will depend on timing of development and siting of other City and school district facilities.

Police

The Los Banos Police Department currently operates out of a single station located in the downtown area of the City. The current level of service is 1.35 officers per thousand residents, which is slightly lower than the western U. S. average of 1.5 officers per thousand residents as reported by the Federal Bureau of Investigation.

Space at the current facility offers little room for expansion. In order to meet the increasing needs of the police services as growth continues in Los Banos, additional sworn officers and support staff will be required, which would also create a demand for additional office space as well as capital investment for equipment such as vehicles and other law enforcement supplies. The City's Rail Corridor Preferred Land Use Plan, scheduled to go before the Council later this year, identified sites for future public facilities. The City plans on conducting a needs analysis prior to developing plans to build a new station.

Fire

The City Fire Department currently operates with ten full-time staff members and 45 certified volunteers. The General Plan states the need to maintain a ratio of 1 volunteer for every 500 residents. Fire Dispatch is handled through the Los Banos Police Department.

The City is currently served by two fire stations, both of which are located within City limits. The service areas for each station are designed to allow for an approximate five to six minute response times. However, the General Plan states the need for an eventual third station to the east of Highway 165, since continued development to the east and south would likely be outside of an acceptable response time. The fire flow requirement for new residential development is 2,000 gallons per minute (compared to 3,500 gallons per minute for commercial and industrial uses).

In the Insurance Services Office's (ISO) most recent review, the City was rated at ISO level 3, a great improvement over the previous ranking of level 5, which resulted from the construction of a second fire station as well as from improvements to the City's water system.

Schools

The Los Banos Unified School District is currently composed of approximately 7,500 kindergarten through twelfth grade students. From 1991 to 2000, enrollment growth

averaged 5.7% per year. The District is comprised of five elementary schools, one intermediate (grades 5-6), one junior high (grades 7-8), one comprehensive high school, one alternative high school, and one community day school. The District also has an adult education program and a latchkey child care program. Governed by a seven-member Board of Education, the District employs approximately 390 certificated and 340 classified employees, overseeing an annual budget in excess of \$42,000,000.

Based on enrollment projections, the District developed a list of facilities needs. In order to accommodate anticipated future growth, these facilities will be constructed depending on the availability and timing of revenue. Projections calculated in May 2003 indicated an anticipated increase of 1,448 students, a 19.3 percent growth rate, by the end of the Housing Element planning period (December 31, 2008).

The District plans to finance its estimated \$129 million in facilities needs costs (through to the 2014-2015 school year) by utilizing a variety of sources, including several State funding programs and initiating local tax and bond measures. Most recently, the District has been researching the feasibility of proposing a Mello-Roos Community Facilities District that would establish a fee for residential building permits at \$8,500, a fee for certificates of occupancy at \$8,500; and an annual fee for each home within the Mello-Roos District at \$60 for 30 years. The district has scheduled an election for November 2003 to consider this measure.

Storm Drainage

Storm water drainage is accomplished in the City through a system of storm water collection facilities that ultimately discharge into a number of canals owned and operated by irrigation or water districts. Although the City of Los Banos Department of Public Works is responsible for implementing the Drainage Master Plan and maintaining the system, drainage maintenance is not an enterprise function of the City. Typically, drainage maintenance funding is provided in new developments through the formation of drainage maintenance districts.

The Storm Drain Master Plan was adopted in October of 2002. The Plan proposes collection and regional disposal facilities tied to an on-going relationship with canal districts. Minimum sizes and design criteria for drainage basins are identified. All drainage basins shall be dual use Park/Drainage facilities.

Water

Domestic water in the Los Banos area is provided by the City of Los Banos. The Public Works Department is responsible for maintaining the existing wells and distribution system. The water system is operated as a municipal enterprise, meaning that the revenue generated through user's fees must be sufficient to meet the operation, maintenance, and capital costs of the system.

The City of Los Banos water supply is currently considered “good” quality. The 2002 Consumer Confidence Report provided for the California Department of Health Services indicates that Los Banos meets or exceeds all minimum requirements for health-related and aesthetic standards set by all State and Federal agencies.

The City of Los Banos and surrounding urban areas draw local groundwater to meet all domestic, commercial, and industrial water demands. The City currently pumps about 6,050 acre-feet of water per year for domestic purposes. The typical residential demand is approximately 150 gallons per day per person. Water meters are required for all new development in the City, which are considered an essential factor in water conservation efforts.

The City’s distribution system consists of a looped water system using mains ranging from four inches to sixteen inches. Growth of the system to serve new development will require continued looping of lines and expansion of fire flow reserve capacities. Additional water wells and storage facilities have been planned for in the City of Los Banos 2002 Master Plan. Storage facilities include two five million gallon tanks with booster pump stations at strategic locations within the City.

Sewer

In 1997, the wastewater treatment plant underwent Phase II of its planned expansion to a capacity of 4.0 million gallons per day. Phase III of the planned expansion program is currently in the design stage and should begin construction in early 2005.

The land currently used for wastewater treatment and disposal is located northeast of the City on approximately 985 acres. An additional 185 acres was purchased in 2002 to be used as effluent disposal fields and is currently in agricultural production. The property currently owned by the City of Los Banos’ Public Works Department is sufficient for the Phase III expansion of the wastewater treatment plant.

Financial Resources Available for Housing

Housing Element State law (Government Code Section 65583) requires an analysis of the financial resources available for housing development and preservation of at-risk housing programs. The City has access to a variety of existing and potential funding sources available for affordable housing activities. These include local, state, and federal funding programs that can be used to assist first-time homebuyers, build affordable housing, and help special needs groups such as seniors, the disabled, farmworkers, and the homeless.

Due to the high cost of construction, more than one source of funds may be required to construct an affordable housing development. Funds provided may be low-interest loans that need to be repaid, or in some instances, grants that do not require repayment.

Redevelopment Agency Funds

The Redevelopment Agency supports and provides resources for affordable housing development for all areas of the City. In accordance with State law, the Redevelopment Agency reserves 20 percent of its annual tax increment revenues generated from its redevelopment project areas to fund projects that increase, improve, or preserve the supply of affordable housing. Housing developed with these set-aside funds must remain affordable to low- and moderate-income households for at least 55 years for rentals and 45 years for ownership housing.

According to the midterm update of the Los Banos Redevelopment Agency 1999-2004 Implementation Plan (dated February 2003), the ending balance for fiscal year 2001-2002 of the Low and Moderate Income Housing Fund (LMI) was \$528,781. Based on RDA projections, the Agency is expected to generate approximately \$684,289 in set-aside funds for the 2002-2003 fiscal year; and \$720,203 for the 2003-2004 fiscal year. According to Finance Department projections, estimated indebtedness (LMI only) for the remaining planning period is as follows: \$244,919 for 2004-2005; \$252,266 for 2005-2006; \$259,834 for 2006-2007; \$275,658 for 2007-2008; and \$283,928 for 2008-2009.

The Plan also states that the Agency anticipates using these funds to support acquisition and rehabilitation of affordable housing, first-time homebuyer assistance, and to continue implementing the City's housing rehabilitation programs. These funds are often pooled with other resources to maximize efficient use of available funds, including Community Development Block Grants and Home Investment Partnership Program funds. In addition, the Agency considers other eligible uses of funds on a case-by-case basis.

The City intends to continue to effectively use RDA funds for a variety of affordable housing projects. As stated in the Plan update, a new Implementation Plan for the period 2004 through 2009 will be prepared in accordance with State regulations. Policy A-5 stated in the Housing Policy chapter reflects the City's aim to maximize the use of Redevelopment Agency funds and powers for affordable housing projects.

State and Federal Funding

The City of Los Banos successfully applied for Community Development Block Grant (CDBG) funds to implement a housing rehabilitation program in 2000, 2001, and 2003. The RDA is responsible for implementing the program, which has enjoyed tremendous success in the City. With the \$1.3 million in grant funds received thus far, 11 very low- and low-income homes have been rehabilitated.

Due to the fact that the CDBG housing rehabilitation program is restricted to a "Target Area" within the City (comprised of Census Blocks with the highest poverty rates, a strategy that the City took in order to make the grant application more competitive), the City also applied for a Home Investment Partnership Program (HOME) grant in 2002. This program received \$600,000 in grant funds to be used for owner-occupied very-low

and low-income households (whereas the CDBG program is available to owners or landlords of rental units).

The City has also applied in the past for HOME First Time Homebuyers Assistance funds. Combining two \$500,000 grants (awarded in 1999 and 2000) with matching funds provided by the RDA and the California Housing Finance Agency (CHFA), the City has been able to provide 19 low-interest loans to qualifying low-income first time homebuyers to date. The City plans to reapply for these funds in the future in order to continue operating the program.

Section 8 Assistance

The Section 8 program is a federal program that provides rental assistance to very-low income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (calculated as 30 percent of the household income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The Housing Authority of Merced County issues over 2,700 Section 8 vouchers annually throughout the County.

Opportunities for Energy Conservation in Housing Development

State Housing Element Law requires an analysis of the opportunities for energy conservation in residential development (Government Code Section 65583 (a)(7)). Affordable energy is an essential component of affordable housing. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb costs increases. Depending on the age and condition of the home and on the type of fuel used, energy costs can represent more than 25 percent of overall housing costs.

In the past twenty years, rapidly increasing energy costs have contributed to the deterioration of housing affordability. Since 1970, energy costs to consumers have increased 100 percent above the cost of inflation, while crude oil prices have increased over 500 percent. In response to these increases, California's energy conservation standards have helped to improve energy efficiency in new homes. More recent energy price fluctuations in the late 1990s and particularly in 2001, combined with rolling electricity blackouts, have led to a renewed interest in energy conservation.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 1998 (effective July 1, 1999). Local governments enforce energy efficiency

requirements through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is made.

Such improvements in energy conservation make important contributions to housing affordability. Minimizing energy used for space and water heating as well as air conditioning can significantly reduce home energy costs. Water heating is second only to space heating in total energy usage. According to Pacific Gas and Electric, energy use can range anywhere from \$75 to \$200 per month in homes heated by electricity. In general, houses built prior to 1975 use twice as much energy as those built after that year.

The City works to promote energy conservation in a variety of ways. Firstly, the City ensures through the building permit process that all new residential development meets or exceeds current state energy efficiency standards. Additionally, the City uses State Community Development Block Grant (CDBG) funds to implement a housing rehabilitation loan program. Through low interest loans to low-income households, the program leads to rehabilitation projects that can significantly reduce home energy costs on both a short-term and long-term basis.

Land Use Element

Existing and Proposed Plans Affecting the Designation

Existing land use designations are shown on the map. The City of Los Banos is located in the Central Valley of California, approximately 100 miles north of San Francisco and 100 miles south of Sacramento. The City is situated in the Central Valley, which is a major agricultural and industrial area. The City is located in the Central Valley, which is a major agricultural and industrial area. The City is located in the Central Valley, which is a major agricultural and industrial area.

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IV. HOUSING CONSTRAINTS

Potential Governmental Constraints to the Development of Housing

It is in the public interest for the government to regulate development to protect the general welfare of the community. At the same time, government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers. State law requires housing elements to contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code, Section 65583(a)(4)).

Land Use Controls

Zoning and General Plan Land Use Designations

Local land use controls constrain housing development by restricting housing to limited sections of the City and by restricting the number and type of housing units that can be built on a given parcel of land at any particular time. The City of Los Banos controls residential development through laws and policies found in the Zoning and Subdivision Codes and in the General Plan. The General Plan provides a longer term, strategic perspective on the City's land use, while the Zoning Ordinance implements the General Plan, providing greater specificity on height limits, yard requirements, and other such regulations.

The City of Los Banos General Plan establishes land use designations that coincide with the City's vision for future development. The residential land use designations in the City's General Plan are: Very Low Density Residential (VLD), Low Density Residential (LD), Medium Density Residential (MD), and High Density Residential (HD). While the General Plan determines the allowable density on any given plot of land through these designations, the Zoning Ordinance regulates more specific development standards.

With regard to housing, the City's Zoning Ordinance establishes five districts that permit a range of residential development types: Low Density Residential (R-1), Medium Density Residential (R-2), High Density Residential-Professional (R-3), Planned Development (P-D), and Mobile Home Park Combined Land (T) District. The R-1 Low Density Residential District is the most common within City limits (2,585 acres).

In some cases, the General Plan designation and Zoning district for a given parcel of land do not coincide. In these instances, the General Plan is referred to for guidance on density, while the provisions of the Zoning Ordinance dictate the remaining development regulations. No regulation specified in the Zoning Ordinance conflicts with the density allowances stated in the General Plan. Table IV-1 below outlines the relationship between General Plan land use designations and Zoning Ordinance districts.

TABLE IV-1
General Plan & Zoning Consistency

Land Use Designation	Unit Density (as specified in GP)	Typical Zone District
VLD: Very Low Density Residential	1-3 units/acre	R-A: Residential Agricultural*
LD: Low Density Residential	2-7 units/acre	R-1: Low Density Residential
MD: Medium Density Residential	7-17 units/acre	R-1: Low Density Residential R-2: Medium Density Residential T: Mobile Home Park Combining P-D: Planned Development
HD: High Density Residential	10-25 units/acre	R-2: Medium Density Residential R-3: High Density Residential P-D: Planned Development

* The R-A: Residential Agricultural District has not yet been established in the City's Zoning Ordinance.

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Source: City of Los Banos General Plan (1999)

It should be noted that for purposes of the Resource Inventory, only parcels of land that are designated in the General Plan for High Density *and* zoned R-3 Residential were used for tallying available land for affordable housing development.

Residential Development Standards

Through its Zoning Ordinance, the City of Los Banos enforces minimum site development standards for new residential uses. Many of these controls are mandated by state law, such as the California Environmental Quality Act (CEQA), the Subdivision Map Act, and Planning, Zoning, and Development laws. Other controls are the result of discretionary actions taken by the City. Both the City and the State's purpose in adopting and enforcing such laws is to ensure the public's general welfare.

Residential development standards include maximum number of dwelling units, minimum lot size, maximum lot coverage, and maximum building height; all of which are described in Table III-2 in the Resource Inventory section of the Housing Element Update. Lot widths and minimum setbacks, also described in the Zoning Ordinance, are shown in Table IV-2 below. These standards are comparable to those used in surrounding communities, and do not appear to place any undue constraints to the development of housing in Los Banos.

TABLE IV-2
Property Development Standards

District	Density	Lot area (square feet)	Lot Width (ft.)	Minimum Setbacks* (ft.)
R-1	Low	6,000	60 interior 65 corner	Front: 20 Side: 5 Rear: 10
R-2	Medium	6,000	60 interior 65 corner	Front: 20 Side: 5 Rear: 10
R-3	High	7,200	70	Front: 15 Side: 5 Rear: 10

*For regular shaped lots, not on a cul-de-sac bulb

Source: *City of Los Banos Zoning Ordinance*

The City's parking requirements for residential districts vary by housing type and size, the number of units to be built, and anticipated parking needs. Table IV-3 outlines the City's parking requirements for different housing types. As is common in most communities, single family units over one thousand square feet are required to have two spaces per dwelling, whereas the requirements for multi-family dwellings are typically lower. In an effort to reduce costs for senior housing developments, and in recognition that many seniors do not own cars, parking requirements for senior housing range from 0.5 spaces per unit to 1.5 spaces per unit, depending on the nature of the housing.

TABLE IV-3
Parking Requirements

Use	Off-site Parking Requirements
Single family residential	2 off-street spaces per dwelling 1,000+ sq. ft. 1 off-street spaces per dwelling less than 1,000 sq. ft.
2, 3, & 4 family dwellings	1.5 off-street spaces per unit with 1 or fewer bedrooms 2 off-street spaces per unit of 2 + bedrooms
Multi-family residential	1.5 off-street spaces per unit with 1 or fewer bedrooms 2 off-street spaces per unit of 2 + bedrooms
Res. planned unit development & condos	2 off-street spaces per dwelling 1,000+ sq. ft. 1 off-street spaces per dwelling less than 1,000 sq. ft.
Mobile home parks	1.5 spaces per living unit
Senior housing – semi-independent or dependent	0.5 spaces per unit plus 1 per employee or as established at project review
Senior housing – retirement homes	1.5 per unit plus 1 per employee or as established at project review
Residential care facilities (other than sanitariums or nursing homes)	1 space per 400 sq. ft. of gfa. plus 1 per 3 employees

Source: *City of Los Banos Zoning Ordinance, Article 19*

The Zoning Ordinance does not set forth any open space requirements, although lot coverage does affect the proportion of land that structures can be built upon. The Open Space, Conservation & Recreation Element of the General Plan, however, establishes goals for the desired ratio of acres of parkland per resident at 1.5 acres of neighborhood parks, 1.5 acres of minor community parks, and 2.0 acres of major community parks per 1,000 residents (Policies OCR 14.3 and 14.4). As stated in the Resource Inventory Chapter, the City is currently meeting this goal, and continues to implement park dedication requirements and collect park in-lieu and park improvement fees as a condition of development, pursuant to the Quimby Act (Government Code Section 66477 et seq.).

Insofar as the City's Zoning Ordinance regulates land use, it can be considered a constraint to housing development. However, property development standards within the City are uniformly applied. There are no specific requirements that would preclude any particular design or size of home from being built.

Flexibility in Development Standards

The Planned Development District (PD) provides the opportunity for more imaginative and flexible design for residential developments than would be permitted in the conventional residential districts. The use of the PD district is intended to promote the diversification of buildings, lot sizes, and open spaces to produce an environment in harmony with surrounding existing and potential uses. The flexibility associated with the PD district includes variation in structures, lot sizes, yards, and setbacks that enable the developer to address specific needs or environmental constraints in an area. The final plan for a planned development is subject to approval by the Planning Commission.

On & Off-site Improvement Requirements

The City of Los Banos requires that developers complete certain minimum site improvements in conjunction with new housing development. These regulations supplement and implement the State of California's Subdivision Map Act, as well as ensure the public's general welfare. Requirements for both on and off-site improvements are clearly outlined in Article 6 of the Planning and Zoning Code, as discussed below.

The required on-site improvements include: curbs, gutters, sidewalks, and walkways; all utility distribution facilities (including electric, communication, and cable utilities); equipment appurtenant to underground facilities (such as surface-mounted transformers or meter cabinets); street lights; water mains, valves, fire hydrants, and service laterals to each lot; sanitary sewers and laterals; storm sewers, drains, and channel improvements; slope planting, silt basins, or other form of erosion control; paved streets; ornamental street lights, street signs; and traffic control signs.

The required off-site improvements include: the development of domestic water supply; the development of sewage disposal facilities (or financial contributions for improvement or connection to any existing facilities); and properly graded, drained, and paved access roads. The code also states that agreements may be made, upon approval of the City Council, for reimbursement by future developers for the facilities required by the City to the extent that such facilities are in excess of sizes needed to serve the subdivision involved.

Specific on and off-site improvement standards, as described in the City's Engineering and Design Standards manual (January 1994), are listed in Table IV-4 below.

TABLE IV-4
Specific On- and Off-Site Improvement Design Standards

Improvement	Requirements
Sidewalks	Minimum 5 feet in width for residential streets.
Curb and Gutter	Vertical Barrier Type
Water Service	One service req'd per parcel. Min. main pipe size: 8 inches Fire hydrants spaced every 400 ft. in residential areas, normally at street intersections.
Sewer Service	One sanitary service per parcel. Min. main pipe size: 6 inches

While these standards certainly increase the cost of housing development, they are a necessary part of the development process, and are typical of many communities. These important government regulations function to protect the public's general welfare by ensuring that new housing is decent and provides the necessary amenities for human habitation. For these reasons, the City's required on and off-site improvement requirements cannot be considered an unnecessary constraint to housing development.

Local Government Practices & Procedures Related to Development

Processing and Permit Procedures

From the standpoint of the City, processing and permit procedures are necessary to ensure that new development adequately complies with local regulations that are meant to protect the health, safety, and welfare of the community. From the developer's standpoint, this process can complicate and lengthen the development process, increasing the cost to develop new housing. The following discussion outlines the various processing and permit procedures implemented by the City, and concludes with an analysis as to whether any aspect of this process acts as an unnecessary constraint to housing development.

Building Permits

The processing time needed to obtain building permits and required approvals in Los Banos varies depending on the scope of the project. Multi-family projects and single-family homes not in a subdivision have to go through a master plan process. This takes a minimum of fifteen working days in order to confirm that the plans are in conformance with necessary codes. If revisions are needed, the approval time is extended, depending on how quickly revisions are made. Each time revised plans are submitted to the City, a new fifteen-day process begins.

In some instances, the City can provide "fast track" processing upon a request from the developer. Depending on the availability of staff time within the Plan Check department, a fast track guarantee will be given to return plans within ten working days, as opposed to the usual fifteen. In cases where staff's workload does not permit, fast track requests are denied.

At the time of application submittal, building permit fees, PME fees (plumbing, mechanical, and electrical), and SMI fees (which includes states tax, a plan check fee, and a tree fee) must be paid. All other fees (to be discussed in the next section) are collected once a final inspection is requested.

For a subdivision, the City utilizes a master plan approval process. This approval normally is a six to eight week process, beginning with a developer filing an application with the Planning Department and submitting the required three sets of plans and three sets of calculations for each model they intend to build. Once the Master Plan approval is obtained, issuing subsequent building permits is simplified.

Subdivisions that have master plans require approximately five working days to process and issue a building permit. The developer submitting an application, a \$145 deposit, three copies of the site plans, three copies of floor plans, and the intended color scheme for the house initiates this process.

Application Processing

Tentative maps, rezones, use permits, variances, and site plan reviews are subject to various review procedures, as identified by the Municipal Code. With the exception of rezones and general plan amendments, the Planning Commission approves most other applications. Most applications can be scheduled for Planning Commission review within six to eight weeks, except for those projects that require further review for compliance with the California Environmental Quality Act. In those cases, because of document preparation and public review periods, an additional two to three months may be required. Additional time may be necessary if a Environmental Impact Report is required.

The City also utilizes a Project Review Board (PRB) that is responsible for design review and zoning conformance for each application submitted to the City. This process usually falls within the six to eight week time period. The Board is comprised of City department heads and a Plan Check staff member, and meets every second and fourth Tuesday of the month. This Board provides comments and recommendations on the various applications that are considered by the City.

Once a project is approved, the applicant is responsible for preparing building plans, site grading plans and/or subdivision improvement plans. The grading or improvement plans are submitted to the Planning Department, which serves as the main contact distribution point. These plans are forwarded to the appropriate departments for review. Depending on the complexity and size of the project, improvement plans may take two to three months in the plan review and approval process.

While permit processing does require time and effort on the part of the City and developer, it is an essential part of the development process. The procedures employed by the City of Los Banos do not differ greatly from those used by surrounding communities, and are in no way intended to prevent development from occurring. In fact, the master plan approval process actually allows for development of homes in larger subdivisions to occur with greater efficiency than if the developer was made to apply for each building permit separately. As such, it can be concluded that the City's permit processing procedures do not act as an unnecessary constraint to housing development.

Residential Development Fees and Exactions

Unquestionably, fees raise the cost of housing, thereby constraining the ability to produce affordable housing. Though fees are applied directly only to new units, the increased cost of newly-built units probably has an indirect result of increasing the market value of existing units. Thus, the effect of fees on housing cost is widespread. The purpose of fees, however, is to eliminate another potential constraint on housing – inadequacy of public services and facilities to serve a growing population. Given the absence of alternative mechanisms to provide these essential services, fees appear to be a necessary component of housing cost.

The following discussion of fees does not take into consideration land costs or other mitigation fees outside the control of the City. There are a number of planning and development fees that are charged for the review and approval of general plan amendments, zone changes, conditional use permits, variances, subdivision maps, site plans, annexations, and service requests. Depending on the extensiveness of the requests, these fees can total several hundred to several thousand dollars per unit. While these fees represent a considerable cost for new housing development, a comparison of the City of Los Banos' fees to fees charged in other municipalities has shown that Los Banos' fees are comparable to other cities in the Central Valley.

Table IV-4 illustrates the City's permit and development fees for a typical single-family 1,600 square foot home, as well as for a 7,200 square foot, ten-unit multi-family housing complex.

TABLE IV-5
Permit and Development Fees
For a Typical Single-Family Home and a Ten-Unit Multi-family Structure

Fee Category	Single Family	10-Unit Multi
Building Permit	\$2,390.60	\$5,600.00
Planning Review Fee	\$20.00	\$100.00
Street Tree Inspection	\$24.00	\$240.00
Sewer Connection	\$3,764.00	\$37,640.00
Water Connection	\$2,286.15	\$22,861.50
Park Improvement	\$3,953.88	\$39,538.80
Park Dedication	\$518.00	\$5,180.00
Refuse/Storm Drainage	\$17.16	\$171.60
Public facilities	\$4.29	\$42.90
School Impact Fee*	\$5,792.00	\$26,064.00
Traffic Impact Fee	\$2,579.75	\$25,797.50
Fire Impact Fee	\$925.71	\$5,642.20
Police Impact Fee	\$874.22	\$5,331.10
Total	\$23,149.76	\$174,029.60

* Not a City fee; paid directly to School District

Source: City of Los Banos Planning, Building & Business License Fee Schedule

Table IV-5 lists the City's current fee schedule for all planning-related activities not included in the above example.

TABLE IV-6
City of Los Banos Planning-Related Fees

Planning and Development Activity	Fee
Annexation Review	\$1000
Annexation Processing	\$1000 plus \$100/acre
Zone Change/Pre-zone	\$750
Variance	\$500
Conditional Use Permit	\$550
Lot Line Adjustment	\$250
Minor Subdivision	\$350
Final Map	\$1000
Planned Unit Development	\$1000
Tentative Map	\$500
Site Plan Review	\$650
Environmental Review (checklist)	\$100
Impact Report (EIR)	Cost plus 10%
Negative Declaration	\$100
General Plan Amendment	\$1000

Building Codes and Enforcement

New construction in Los Banos must comply with the Uniform Building Code (UBC) of 2000, as well as the 2001 California Building Code (CBC). The CBC establishes standards and requires inspections at various stages of construction to ensure code compliance and minimum health and safety standards. Although these standards and the time required for inspections may increase housing production costs, the codes are mandated of all jurisdictions in California and are necessary to ensure safe and decent living environment. Since the City of Los Banos adopted each with no major revisions, it can be assumed that there are no extraordinary building regulations that would adversely affect the ability to construct housing in Los Banos.

The City's Fire Department inspects dwelling units for compliance with uniform codes based on observations and complaints. The City takes complaints over the phone or in person, and then forwards a complaint form to the Fire Department. The City's building inspectors ensure that residents acquire the necessary permits required before building.

Constraints to Providing Adequate Housing for Persons with Disabilities

The provisions of Senate Bill 520 require that Housing Elements provide an analysis of potential or actual constraints to housing development that adequately meet the needs of persons with disabilities. Such constraints might be found in a locality's Zoning Ordinance or land use policies or practices, permit and processing procedures, or through the enforcement of building codes.

The City of Los Banos considers each building permit on a case-by-case basis. However, there is no documented procedure currently in place for accommodating the special housing needs of persons with disabilities should they conflict with any established law. After careful review of the City's current development procedures, policies and practices, as well as consideration for some of the unique needs that may arise for persons with disabilities, the following issues were identified as potential constraints that may prevent the City from providing adequate housing designed for those with disabilities: parking requirements, restrictions to the siting of group homes, and restrictions on the size of group homes.

Parking requirements may place unnecessary conditions upon housing for persons with disabilities who are unable to drive. In such instances, it would be unreasonable to assume that the same amount of parking spaces would be required. Restrictions to the siting of group homes to only the R-3 high density residential and Planned Development (PD) districts may limit the opportunities for development of housing to accommodate persons with disabilities to too small an area within the City. Should group homes for persons with special needs be permitted in the R-2 medium density residential district, there would be

many more available sites within the City from which to choose (see Table III-3). Finally, restrictions on the sizing of group homes may prevent the economic feasibility of a given project.

In order to prevent any of these policies and practices from unnecessarily constraining the development of housing suitable for persons with disabilities, the City will need to establish a mechanism for applying flexibility in applying standards in certain instances. Due to the fact that each of the standards identified as a potential constraint is set forth in the City's Zoning Ordinance, it is apparent that an amendment that would allow for individuals to request reasonable accommodation in the application of such laws be made.

Program 2 under Objective B states the City's intent to develop an appropriate procedure for providing reasonable accommodations for housing for persons with disabilities by July 2004. Presently, details of the procedure such as the format of application forms, and submittal and approval criteria, have not yet been determined. Indeed, in order for the City to develop an effective and appropriate process, input from staff, the Planning Commission, the City Council, community members, and in particular from community members with or representing those with a disability would be required. The Program also states that further analysis of the Zoning Code will be performed as part of this process. As stated in the Housing Policy Document, the Planning Department will have primarily responsibility for this project.

Potential Non-Governmental Constraints to the Development of Housing

All resources needed to develop housing in Los Banos are subject to the laws of supply and demand, meaning that these resources may not always be available at prices that make housing development attractive. Thus, cost factors are the primary non-governmental constraints upon development of housing in Los Banos. This is particularly true in the case of housing for low- and moderate-income households, where the basic development cost factors such as the cost of land, required site improvements, and basic construction are critical in determining the income a household must have in order to afford housing. Although these conditions represent a set of factors outside the control of the City, the City still has some leverage in instituting responsive policies and programs to address these factors.

Availability of Financing

An important consideration in the assessment of the housing need in Los Banos is the availability of financing. This issue raises several concerns: the ability of home builders to obtain construction financing, the ability of rental investors to obtain financing for the purchase of apartments, the ability of households to obtain single family home loans, and the opportunity for all households of similar economic characteristics to have equal access to financing.

In response to the collapse of many lending institutions in the early 1990s, the federal government imposed greater restrictions on lending practices. In addition, many lenders adopted more conservative underwriting standards. As a result, the ability of home builders to obtain construction financing, particularly rental apartment developers, declined dramatically throughout the 1990s.

However, bankers and regulators now assert that financing is currently available for well-planned projects that are financially sound and target a demonstrated market demand. One current aspect of financing that remains as a result of the 1990s reforms is the practice of lending institutions generally requiring greater contributions of equity from developers. This is intended to ensure that developers share in the risk of the project by committing their own money. In this respect, financing is less likely to be available to developers who are not financially sound, or lack the appropriate contribution of their own capital.

For credit-worthy projects, residential construction loan rates are presently at relatively low levels due to the low inflation levels that have prevailed over the last several years. Expectations of continued low inflation should help to keep financing rates at reasonable levels for the remainder of the Housing Element planning period. This would be a benefit to home builders, who could take advantage of the interest savings on construction financing to reduce their overall cost to develop new housing.

Land Costs

Land costs are a major factor in the cost to build housing in Los Banos. According to a report prepared by the Merced County Auditor's office in July 2003, property values rose in Los Banos by 11 percent since 2002. Typical land costs for residential lots approximately 6,000 square feet in size are estimated at \$5.10 to \$6.60 per square foot, or roughly \$30,000 to \$40,000 per lot. For this price, a developer would obtain unimproved residential land with full entitlements. It should be noted that public comments received at the Housing Element Community Workshops noted that rising land costs in the City are worsening as a result of the influx of Bay Area commuters into Los Banos.

Construction Costs

Many factors can affect the cost to build a house, including type of construction, materials, site conditions, finishing details, amenities, and structure configuration.

The City's processing and permit fee schedule, in conjunction with land prices and construction cost estimates provided by local realtors, investors, and developers, was used to calculate the estimated cost to build a new home in Los Banos. The construction cost estimate assumes the following: a single-family, single-story detached entry level home with a 1,200 square foot living area, three bedrooms, two full baths, and an attached two-car garage (400 feet), with no fireplace. Construction costs are estimated at \$65 per square foot for the 1,200 square foot home and \$25 per square foot for the 400 square foot garage, totaling \$88,000.

As shown in Table IV-6 below, the total of all housing development costs discussed above for a typical single-family home is \$166,750; including land, site improvements, construction costs, fees and permits (illustrated in Table IV-4), and financing costs. However, this figure does not include developer profit or marketing costs.

TABLE IV-7
Estimated Single-Family Housing
Development Costs

Cost Category	Cost
Land Price	\$35,000
Site Improvement Costs	\$12,000
Total Construction Cost	\$88,000
Total Permits/Fees	\$23,150
Subtotal	\$158,150
Total Financing Costs	\$8,600
Total Housing Development Cost	\$166,750

According to figures shown in Table II-6 in the Background Report section of this document, none of Los Banos' very low-, low-, or moderate-income households could afford even the development costs of this home, much less the final purchase price. A four-member moderate-income household at 120 percent of the median income (\$52,428) in Los Banos could afford to purchase a three-bedroom house at up to \$146,182 (assumes 95% loan, 7.0% interest over 30 years), which is considerably less than the amount calculated for the above described home's development cost. Particularly after the developer adds a reasonable profit to this amount, it is doubtful that any moderate-income or lower-income households could afford the home.

Multifamily housing is typically more affordable for very-low and low-income level households. Table IV-7 below outlines the estimated development costs of a two-story 10-unit multi-family apartment complex. It should be noted, however, that in order to calculate such an estimation, it is necessary to make several assumptions. For example, it is assumed that the complex could be built on a one-acre R-3 high density lot, at a sale price of \$120,000 (based on current "For Sale" prices on lots in the City's R-3 districts). Construction costs are estimated at \$62 per square foot for the 7,200 square foot structure (allowing for 10 two-bedroom apartments, each 700 square feet in size).

TABLE IV-8
Estimated Multi-Family Housing
Development Costs

Cost Category	Cost
Land Price	\$120,000
Site Improvement Costs	\$35,000
Total Construction Cost	\$446,400
Total Permits/Fees	\$174,030
Subtotal	\$775,430
Total Financing Costs	\$42,000
Total Housing Development Cost	\$817,430
Total Development Cost Per Unit	\$81,743

According to the estimation outlined in the table above, a low-income family making 80 percent of the median income (\$34,952) could afford to purchase one of the two bedroom apartments in this hypothetical multi-family complex. Unfortunately, these units would not be affordable for very-low income families to purchase, although predictably a monthly rent payment would likely be affordable.

As stated in the Resource Inventory section of the Housing Element Update, is almost impossible to construct housing that would be affordable for very-low income families in Los Banos to purchase. The primary reason for this is not so much that undue constraints to affordable housing development exist, but rather that these income levels are so regrettably low. As such, the City has set forth a program in the Housing Policy Document that includes efforts to assist low-income families to purchase homes.

Bay Area Housing Crisis

The San Francisco Bay area is located northwest of the City of Los Banos. The expansion of the Bay Area economy during the 1990s attracted workers from all over the country and around the world, creating a high demand for housing. The Internet business expansion and high-tech sector created a generation of sudden wealth that pushed the housing prices to new heights.

Over the last several years, housing prices have increased dramatically in the Bay Area, while the cost of housing in Los Banos has remained relatively affordable. Median home prices in South Bay counties increased substantially between 1990 and 2000 (ranging from 33 percent in San Francisco County to 54 percent in Santa Clara County), while the median home price in Los Banos increased by only 27 percent.

However, as Bay area workers began to seek affordable housing in the Central Valley region, housing prices in Los Banos and surrounding communities have soared. Since 2000, the median home price in Los Banos has increased by 68.9 percent, while housing prices in the Bay area have plateaued, increasing by less than 10 percent in most counties since 2000. Essentially, the housing crisis that originated in the Silicon Valley and Bay Area has shifted southeastward to the Central Valley.

Of the communities within Merced County, the City of Los Banos has experienced the greatest influx of Bay Area commuters. This is mostly due to the easy access to Interstate 5 freeway, which extends directly to the Bay Area. Indeed, as pointed out in the Background Report, the median commute time for Los Banos workers increased from 17 minutes in 1990 to 44 minutes in 2000.

Average wages for Bay Area workers have increased in tandem with the cost of living, making the cost of Los Banos homes inexpensive to those with jobs in Silicon Valley and other Bay Area employment centers. Many who seek affordable housing are willing to make the long commute between the Bay Area and Los Banos.

The rising demand for housing in Los Banos is accentuated by commuters from the Bay Area. With higher wages Bay Area workers have the purchasing power to pay higher rents and high prices for homes, pushing the cost of housing in Los Banos to levels beyond the reach of many existing Los Banos residents. The City intends, through the housing element process, as well as other policy planning and implementation efforts, to accommodate a more balanced allocation of local jobs and local housing.

Local Efforts to Remove Barriers to Housing Development

California Government Code Section 65583 (a)(4) requires Housing Elements to provide an analysis demonstrating local efforts to “remove governmental constraints that hinder the locality from meeting its share of the regional housing need.” Recognizing that there are many factors beyond the control of the City that act as constraints to housing, this discussion will focus instead on those areas where the City has some degree of influence or ability to alleviate the constraints identified in this chapter.

The Housing Policy Document includes the following objective:

Objective G: Ensure that local governmental practices and policies do not unnecessarily constrain housing development

Policies and programs intended to enable the City to meet this objective include three Zoning Ordinance amendments, periodically reviewing the City’s fee structure, and tracking changes in housing law to ensure that practices and policies remain consistent with state and federal law.

In addition, the City intends to off-set some of the financial constraints to affordable housing development by continuing to operate a First Time Homebuyers Program, working with non-profit developers to acquire land, and establishing an affordable housing ordinance that would provide incentives to developers who build affordable housing. The City will also consider the feasibility of including a provision for providing “fast track” permitting for affordable housing projects.

V. REVIEW AND REVISION

Evaluation of the 1996 Housing Element

The following section reviews and evaluates the City's progress in implementing the 1996 Housing Element. It reviews the results and effectiveness of programs, policies, and objectives; drawing on these experiences in order to more effectively produce the Policy Document required for the current Housing Element Update.

As stated earlier, the City of Los Banos Housing Element was last updated in 1996, which was intended to serve a five year planning period from 1996 to 2001. Due to changing State requirements for Update deadlines, the Housing Element has not been updated until now. The Housing Element Update presented here therefore evaluates the City's progress over the past seven and a half years; that is from 1996 until mid-2003.

This discussion will be divided into three subsections in accordance with the criteria of State Housing Element Law Section 65588 (a). First, the effectiveness of the 1996 Housing Element shall be evaluated, followed by a discussion regarding the City's progress in implementing the goals, objectives and policies. Finally, the appropriateness of the goals, objectives, and policies shall be addressed, as well as what the City can learn from its previous Housing Element.

Effectiveness of the Element

This subsection revisits each goal, objective, and policy stated in the 1996 Housing Element, and provides comments as to the City's relative progress in each area. The information provided is primarily based upon feedback from the City's Planning Department and Redevelopment Agency staff, and then supplemented with relevant data.

As summarized in Table IV-1, the 1996 Housing Element set forth eleven goals, divided into two groups; those attainable by City action alone, and those "needing action beyond direct City control." The City was relatively successful in achieving its goals, as shall be described more specifically in the table, and in the analysis that follows.

TABLE V-1
Review of the 1996 Housing Element

Goal & Objectives	Progress To Date
<i>Goals Attainable by City Action Alone</i>	
Goal I. Provision of adequate sites for residential development and alternate housing choices at affordable costs for all segments of the City.	
1. The City of Los Banos will maintain the land use inventory prepared as part of the General Plan Update.	Successful/Ongoing: The City has maintained the inventory, and in fact has added additional land zoned for residential development.
2. Examine existing zoning laws at a minimum of once per year or as needed, on a case by case basis, to insure that innovative housing types are considered and can be constructed cost effectively in desirable settings.	Successful/Ongoing: The City regularly examines the zoning laws as needed, and has been successful in using the Planned Development district for innovative housing projects such as mixed-use and senior housing.
3. The City will maintain a set of reference maps with zoning, infrastructure and other relevant development information to provide for future review and analysis of zoning within the jurisdiction and to assist developers in locating appropriate sites for zoning.	Successful/Ongoing: Zoning and General Plan Maps, Utilities Maps, demographics, and building permit-tracking activity are available at City Hall.
4. The City will investigate ways to encourage urban in-fill. In this study current development policies will be analyzed and programs formulated for providing incentives such as permitting higher densities under certain conditions, expediting processing of site plans, etc. The City will maintain the use of "planned development," "planned community" and "urban cluster" concepts to stimulate the formation of integrated well balanced neighborhoods for annexations and in-fill developments.	Successful/Ongoing: The City has been active in using innovative zoning in new larger-scale neighborhoods through the use of the "Planned Development" zone. The City has also been successful at encouraging infill development, working with both the non-profit and for-profit sectors in doing so, including a 62-unit senior housing complex.
Goal II. Increase the opportunity for the provision of very low-, low-, and moderate-income housing.	
1. The city will revise its zoning ordinance to provide for zone districts that can provide a range of housing and densities allowing opportunities for the very low- and low-income groups.	Partially Successful: The Zoning Ordinance provides a variety of residential districts, including low-, medium-, and high-density residential, planned development, and a mobile home combining district. However, the City needs to amend the zoning ordinance to allow second units by ministerial permit.

2. The City will revise its zoning ordinance to include a provision to allow emergency shelter.	Unsuccessful: This revision has not yet been made to the Zoning Ordinance.
3. The City will adopt a density bonus ordinance and will review and, if necessary, amend the Zoning Ordinance annually for consistency with state law regarding density bonuses for the provision of very-low and low-income housing.	Partially Successful: The City has not yet adopted a density bonus ordinance; however, the City has granted density bonuses on two occasions when the law applied.
Goal III. Maintain the existing housing stock and encourage the rehabilitation and conservation of older residential units.	
1. The City will prepare a Community Development Block Grant application to help fund rehabilitation of existing housing and development of assisted housing.	Successful: The City has applied for and received three CDBG grants for housing rehabilitation. Approximately nine homes have been fully rehabilitated utilizing these grant funds. Funds remain to rehabilitate approximately ten additional homes.
2. The City will provide application for and administration of the California Housing Rehabilitation Program-Owner (CHRP-O) Program. This program provides assistance to homeowners in the form of low income loans and provides deferred payment by senior citizens.	Partially Successful: Although the City has not applied to the CHRP-O program (which no longer exists), the City has been utilizing Community Development Block Grant funds for homeowner housing rehabilitation efforts for the past four years.
3. The City will make application for, and administration of, the California Housing Rehabilitation-Rental (CHRP-R) Program. This program provides low interest rate loans to landlords to facilitate the rehabilitation and remodeling of existing rental units.	Successful: Although the City has not applied to the CHRP-R program (which no longer exists), the City has been utilizing Community Development Block Grant funds for housing rehabilitation efforts for the past four years, including rental units.
4. The City of Los Banos will make application for and provide administration of the Home Investment Partnerships Program (HOME). This program provides funding assistance to non-profit organization for the acquisition, development, construction, or rehabilitation of housing affordable to persons or families of low income.	Successful: The City has applied for and received two HOME grants for its First Time Homebuyer Down Payment Assistance loan program. To date, the City has assisted nineteen households purchase homes through this program.
5. The City will continue to actively enforce housing and building codes to ensure safe structures and prevent the deterioration of housing stock.	Successful/Ongoing: The Fire Department continues to enforce building code regulations throughout the City.
6. Support and encourage by submission of letters, resolutions, and personal testimony the continuation of public, non-profit organization and public utility weatherization programs for existing units.	Partially Successful: There are currently no programs operating that provide weatherization for existing units. However, the City's housing rehabilitation programs can and do provide assistance for weatherization.

7. To reduce the spread of blighted areas, and encourage the improvement of homes developed in blighted areas, the City will prepare and adopt minimum landscape and architectural design standards for all multiple family housing projects.	Successful: The City adopted landscaping standards for multi-family projects in 1997. To ensure quality architecture, all MF projects must receive Site Plan Review approval from the Planning Commission. In addition, residential design standards have been drafted.
8. To ensure long term maintenance of multiple family units, the City will require that new apartment projects have on-site management. Apartment projects considered too small to have on-site management (i.e., less than 15 units) shall be discouraged.	Successful/Ongoing: The City currently requires Apartment projects greater than sixteen units to have on-site management.
Goal IV. To preserve the quality of life for residents of Los Banos through maintenance of appropriately served residential areas.	
1. The City will reserve areas around the Central Business District for residential development.	Successful: The Preferred Redevelopment Concept Plan for the City's abandoned rail corridor, which borders its central business district, includes areas for medium and high-density residential development.
2. Continue programs to construct new parks and maintain existing park and other public facilities which enrich the appearance of residential areas.	Successful: The City's Public Services Department continues to maintain existing parks. Since 1999, 41 acres of parkland have been added to the City's parks inventory.
Goal V. To ensure that residential development occurs in orderly patterns to minimize possible adverse effects of growth.	
1. The City will evaluate each residential and commercial project application to ensure the compatibility or reasonable mitigation measures and discourage "leap frog" developments which make accessibility to public services difficult and expensive through strict enforcement of environmental, LAFCO, and City subdivision requirements.	Successful: The City has a Project Review Board that is responsible for reviewing project applications to ensure compatibility with surrounding areas. The Board has successfully discouraged "leap frog" developments through its review procedures.
Goal VI. To achieve energy efficiency in housing activities	
1. Through the Site Plan Review Process the City shall ensure housing construction that is environmentally sound, cost effective, and promotes energy efficiency and encourage new developments to incorporate housing design and orientation techniques that reflect energy efficient site planning and use of passive solar access standards.	Successful/Ongoing: The City continues to incorporate these concepts. New housing developments must comply with a Passive Solar Energy Plan.

2. On an as needed basis, analyze City zoning ordinance to identify and make recommendations for amendments to requirements which inhibit site planning for solar access.	Successful: Projects are regularly reviewed for solar access in terms of subdivision design.
Goal VII. To ensure that all residents have access to housing regardless of race, creed, color or religion.	
1. The City's Planning Department shall provide information on fair housing laws, and refer and assist citizens with discrimination complaints to the State Department of Fair Housing and Equal Opportunity.	Successful: The City continues to provide this information at City hall.
2. Develop a directory of services and resources for very low-, low-, and moderate-income households and special needs groups. The directory shall be written in English and Spanish, and made available at City Hall and targeted areas within the community most likely to be subject to housing discrimination.	Incomplete: The City is working on developing such a list; however, it has not been completed to date.
3. As a semi-annual community service, the Planning and Community Development Department shall work with the Los Banos Enterprise newspaper to publish information on fair housing laws and identify agencies to contact regarding discrimination complaints. The information shall be printed in English and Spanish.	Unsuccessful: The City did not publish information on fair housing laws during the planning period. However, this type of information is provided through the City's State-funded housing rehabilitation programs.
Goals Attainable, but Needing Action Beyond Direct City Control	
Goal VIII. To increase the percentage of homeowners in the City and provide adequate information on all possible housing assistance programs is distributed to homeowners, developers and other residents.	
1. The City will encourage developers to make application for FmHA 502 Interest Subsidy programs and will work with and assist those developers. The City will take actions necessary to expedite processing and approvals for such projects.	Unsuccessful: This program is only available to rural communities with a population under 20,000, as such, projects in Los Banos would not be eligible for Section 502 funding.
Goal IX. To maintain an adequate percentage of affordable rental units within the City to accommodate very-low and low-income residents.	

1. The City will support the implementation of conventional Public Housing Rental Programs and the Section 8 Existing Program which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.	Successful: The City continues to support both efforts.
2. The City will encourage developers to make application for California Housing Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to developers of rental housing projects.	Unsuccessful: There are no known instances of developers applying for AB 333 funding during the planning period; however, the program stopped operating several years ago.
3. The City will participate with Merced County in the issuance of single and multi-family mortgage revenue bonds as developers request such assistance to finance new construction projects for very low-, low-, and moderate income households and will assist by locating appropriate sites and by taking all necessary actions to expedite processing and approvals for such projects.	Partially successful: The City continues to encourage the use of mortgage revenue bonds for construction of affordable projects, and works with developers in locating appropriate sites for affordable housing projects. However, the City does not currently have a mechanism for expediting processing and approvals for such projects.
Goal X. To conserve the existing housing stock, particularly housing in older areas of the city nearer the Central Business District.	
1. The City will support Housing Authority administration of the Section 8 Moderate Rehabilitation Program. It provides for improvements to existing housing units as well as rental assistance payments on behalf of lower-income families.	Successful: The City continues to support Section 8 assistance.
2. The City will participate with Merced County in securing and implementing the HUD Rental Rehabilitation program which provides subsidy funds up to \$5,000 per unit, matched by \$5,000 or more by the owner, to rehabilitate existing rental housing.	Unsuccessful: The City did not apply for funding for this program, which is no longer available.
3. The City will encourage homeowners to make application for FmHA 504 Single Family Rehabilitation allocations which provides home repair loans up to \$7,500 at 1 percent interest to very low-income families for the purpose of making repairs needed for the health and safety of the family.	Unsuccessful: It is not known if any homeowners applied for Section 504 funding, however, this program is only available to rural communities with a population under 20,000, and therefore Los Banos households would no longer be eligible.
Goal XI. To encourage redevelopment and new development projects to meet the special needs of handicapped & elderly residents of the City.	

1. The City will encourage sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and handicapped and will take all actions necessary to expedite processing and approval of such projects.	Unsuccessful: There are no known instances of sponsors applying for Section 202 funding for senior housing projects. The City does not have mechanisms in place to expedite processing and approval of such projects.
2. The City, in cooperation with Merced County, will apply to HCD for a HCD Farm Worker Housing Grant. To be funded with CDBG and with a State HCD Farm Worker Housing Grant, the homes will be sold at a subsidized cost to eligible farm workers.	Unsuccessful: The City did not apply for a Farm Worker Housing grant from HCD during the Housing Element planning period.
3. The City will encourage non-profit sponsors and/or the Housing Authority to make application for FmHA 514/516 allocations for rentals which provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing.	Unsuccessful: There are no known instances of sponsors applying for 514/516 funding. However, this program is only available to rural communities with a population under 20,000, so it would no longer be available in Los Banos.

Progress in Implementation

The City was more successful in accomplishing some components of its policy statement than others. Perhaps not surprisingly, the City experienced greater success at achieving the goals listed as “Attainable by City Action Alone” than those “Needing Action Beyond Direct City Control.”

Most notably, the City was successful at implementing programs that would reach the goal of maintaining the existing housing stock and encouraging the rehabilitation and conservation of older units (Goal III). The City was also successful at implementing programs that worked towards preserving the quality of life for residents in Los Banos, ensuring that orderly patterns of development occur, and achieving energy efficiency in new housing. On the other hand, the City had difficulty implementing programs that would increase the opportunity for the provision of very low-, low-, and moderate-income housing (Goal II).

Programs that proved especially difficult to attain included those that required the City to encourage other entities to apply for various funding programs. This failure is most likely due to several factors: most obviously, the City has an extremely limited capacity to accomplish such an effort; secondly, the action described in the program for the City to implement, that is, “to encourage”, is extremely vague; and finally, no specific party was identified that would be responsible for implementing the program. In fact, none of the City’s programs stated a responsible party or a target date for implementation.

VI. HOUSING POLICY DOCUMENT

Appropriateness of Goals, Objectives, and Policies

After careful analysis of the City's progress in implementing the previous Housing Element, several observations can be made from which the City can learn.

Firstly, the City realized the importance of designating a specific individual or party to implement each specific policy and/or program. Indeed, this could be a contributing factor in the City's failure to implement certain practices. To prevent this from reoccurring, the City will clearly state responsible parties as well as time frames (where appropriate) for each new program stated in the Housing Element Update.

In addition, the City found that many of the policies as well as some programs presented in the 1996 Housing Element were too vague to accomplish. The City will therefore make efforts when establishing new policies and programs to carefully analyze the relative feasibility of the statements contained therein. Specific, action-oriented terms will be used to describe exactly how the City intends to accomplish its goals.

Finally, the previous element did not clearly differentiate between *policies* and *programs*. A *policy* is a statement that describes the City's approach to a certain issue, whereas a *program* is a specific action that the City intends to take. The 2004 Housing Element Update purposefully distinguishes between policies and programs so that all expectations on behalf of the City and its staff are clear.

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VI. HOUSING POLICY DOCUMENT

Goals, Objectives, Policies And Programs

This section describes the City of Los Banos' goals, objectives, policies, and programs regarding the provision of safe, adequate housing for the City's residents. As required by State law, an extensive background report was prepared to support the preparation of this document. The Background Report contains an in-depth assessment of current local housing conditions and needs based on available data.

As required by State Housing Element law, the Housing Policy Document addresses the following policy areas:

- Housing production;
- Housing rehabilitation;
- Housing conservation;
- Equal housing opportunity; and
- Removal of governmental constraints to housing development

In response to these issues, as well as community input throughout the planning process and findings of the Housing Element Background Report, the City's primary housing goal is to:

Preserve, enhance, and expand the existing housing stock to provide a range of safe housing opportunities for all members of the Los Banos community.

In order to satisfy this goal, the following objectives have been established:

- Facilitate the construction of affordable housing for very low-, low-, and moderate-income households
- Support the construction of housing that meets special needs
- Maintain, and where necessary, improve the overall quality of Los Banos' existing housing stock
- Seek to preserve multi-family units affordable to low-income households
- Promote and ensure an open and free choice of housing for all
- Maximize housing opportunities for lower-income and other special needs households.
- Ensure that local governmental practices and policies do not unnecessarily constrain housing development

The remaining section details the specific policies and programs that the City intends to implement that will enable the City to meet each of the above objectives.

Policy Issue #1: Housing Production

The following policies and programs address the City's objectives for the production of new housing units during the remainder of the Housing Element planning period. These policies promote the community's vision of providing and integrating opportunities for a variety of housing types, densities, and affordability levels within the community.

Objective A: *Facilitate the construction of affordable housing for very low-, low-, and moderate-income households.*

Policy A-1 Strive to meet the City's fair share of the regional housing need.

Policy A-2 Ensure that sufficient land is available to accommodate Los Banos' share of the regional housing needs through the remainder of the current RHND period ending June 30, 2008, including land needed to accommodate Los Banos' share of the need for housing affordable to very low-, low-, and moderate-income households.

Policy A-3 Facilitate the development of second units as an affordable housing alternative.

Policy A-4 Facilitate the development of entry-level housing, as well as "step up" housing.

Policy A-5 Maximize the use of Redevelopment Agency funds and powers for affordable housing projects.

Policy A-6 Work with developers in producing effective design of affordable housing units in order to gain community acceptance of such projects. This will be accomplished by: encouraging developers to consider the surrounding community and aesthetical appeal of the development project, attempting to secure additional funding from State or Federal sources to ensure that short cuts to landscaping or design need not be taken, and assisting potential developers by providing examples of successful affordable housing projects from other jurisdictions.

Implementation Program Description	Implementing Party(ies)	Target Date
Adopt the Preferred Rail Corridor Concept Land Use Plan, thereby rezoning 9.6 acres of land to R-3 high-density residential (consisting of two currently vacant parcels). Recommend 1.9 acres for Senior Housing is zoned high density residential (one parcel, currently vacant). For more information on the Preferred Rail Corridor Land Use Plan, please see the acreage summary and map in Appendix G.	City Council, Planning Commission	Adoption of Plan: July 2004 (The City is currently conducting an environmental review of the area, as well as marketing the sites).

Rezone 11.1 acres of a 15-acre parcel (APN 83130042) from Highway Commercial to R-3 high-density residential, consistent with the General Plan, and to meet the RHNA. This site is ideal for multi-family development due to its location – it is surrounded by other residential uses, but is within walking distance to shops, restaurants, Merced College campus, and Los Banos High School. The site also has easy access to water and sewer hook ups.	City Council, Planning Commission	July 2004
Research the feasibility of developing and implementing an Affordable Housing Ordinance. The ordinance will detail the conditions under which certain benefits would accrue to developers of projects that include below market rate units to be sold or rented to persons of low- to moderate-income levels. Examples of potential incentives include: ▪ Density Bonuses ▪ Fee Deferment ▪ Permit Streamlining ▪ Parking Reductions This Ordinance will facilitate the development of affordable housing of all types, including housing suitable for large families and farmworkers.	City Council	Develop by October 2004; implement thereafter on an ongoing basis
Apply for State and Federal funds, including Community Development Block Grants, to assist affordable housing production.	City Council	Apply annually where feasible
Continue to maintain an up-to-date site inventory detailing the amount, type, and size of vacant or underused parcels, and assist developers in identifying land suitable for residential development.	Planning Department	Ongoing

Objective B: Support the construction of housing that meets special needs.

Policy B-1 Work with private and nonprofit developers to finance, design, and construct housing to meet special needs. Such projects might include, but are not limited to: senior housing; housing for persons with physical and mental disabilities; emergency and/or transitional housing for the homeless; farmworker housing; or housing for large families. Work provided by the City may include, but is not limited to, design review workshops, providing site location assistance, and assisting in the procurement of funding.

- Policy B-2** Work to increase and maintain the affordable housing supply, particularly for extremely low-income households who might be at-risk of homelessness.
- Policy B-3** Work with developers to obtain additional financing for the development of housing targeted to special needs populations.
- Policy B-4** Encourage inclusion of accessible units in all new construction projects receiving City financing.
- Policy B-5** Support the provision of residential care facilities for special needs persons, provided they are based on suitable standards and help meet needs. Allow small facilities in residential areas, while larger facilities should be permitted by use permit in multi-family and commercial districts where the use would be compatible with the surrounding area.
- Policy B-6** Facilitate the construction of affordable housing suitable for large family households, such as rental units with three or four bedrooms. The City will work with developers in applying for additional funding where feasible to support such projects.
- Policy B-7** Allow for flexibility in application of development standards for group housing designed for special needs populations, such as smaller unit sizes, parking reductions, common dining facilities, and fewer required amenities.

Implementation Program Description	Implementing Party(ies)	Target Date
Continue to apply for funding that provides loans for accessibility improvements in existing affordable housing, such as CDBG Housing Rehabilitation funds.	City Council	Apply annually where feasible
In accordance with Senate Bill 520, effective January 1, 2001, the City will develop an appropriate procedure that will provide reasonable accommodations for housing designed for those with disabilities. The following steps will be taken in order to establish such a procedure: develop an application for individuals to make requests for reasonable accommodations with respect to zoning, permit process, and building laws; determine how applications will be considered for approval, by whom, and in what time period; amend the City's Zoning Ordinance to allow for flexibility in the approval of such applications.	Planning Department	Develop program by July 2004

This amendment will allow for flexibility concerning any identified potential constraints, including: parking requirements, restrictions to the siting of group homes, and restrictions on the size of group homes. Finally, the entire zoning code, land use policies, and building code enforcement procedures will be evaluated for ADA compliance.		
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Policy Issue #2: Housing Rehabilitation

The following policies and programs address the City's needs with respect to the rehabilitation of existing housing units that are in need of repair in order to prevent deterioration of the housing stock, as well as to maintain the overall condition and quality of life offered in Los Banos.

Objective C: *Maintain, and where necessary, improve the overall quality of Los Banos' existing housing stock.*

Policy C-1 Assist owners of affordable rental properties and low-income homeowners in maintaining and improving residential properties through a variety of housing rehabilitation assistance programs.

Policy C-2 Continue to respond to complaints of unsafe housing and take enforcement action wherever necessary to protect the health, safety, and welfare of occupants.

Policy C-3 Assist non-profit housing providers in the acquisition and /or rehabilitation of older residential structures.

Policy C-4 Promote energy conservation activities in all residential neighborhoods.

Policy C-5 Ensure that future sites designated for higher-density housing are located near transit stops, community services, and schools when feasible.

Implementation Program Description	Implementing Party(ies)	Target Date
Pursue State and Federal funds to support rehabilitation of owner-occupied housing units, such as the Home Investment Partnerships Program (HOME).	City Council	Apply annually where feasible
Continue to apply for CDBG funds to operate the City's housing rehabilitation program for both owner and renter low-income residents.	City Council	Apply annually where feasible

Policy Issue #3: Housing Conservation

The policies listed below address the City's need to conserve existing housing resources, particularly those housing units that currently provide affordable housing for lower-income households.

Objective D: *Seek to preserve multi-family units affordable to low-income households during this Housing Element planning period.*

Policy D-1 Make a maximum effort to preserve, for lower-income households, the units in assisted housing developments that are eligible to change to market rate housing due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.

Policy D-2 Discourage the conversion of existing mobile home parks and other multi-family rental housing to use for other purposes. Recognizing that such housing units are an affordable housing option for very low- and low-income housing, the City will attempt to preserve these units where feasible.

Implementation Program Description	Implementing Party(ies)	Target Date
Monitor at-risk units by establishing and maintaining close contact with property owners regarding their long-term plan for the project	Planning Dept.	Quarterly
Ensure that property owners comply with State law by notifying tenants 12 and 6 months prior to potential conversion to market rate housing by assigning staff to monitor assisted units on a quarterly basis. Provide owners with information regarding tenant rights and conversion procedures, Section 8 rental subsidies, and other assistance that may be available alternatives.	Planning Dept.	Quarterly
Evaluate the feasibility of establishing an overlay zone for the City's existing mobile home parks so that the site cannot be rezoned to a lower density	Planning Dept.	October 2004

Policy Issue #4: Equal Housing Opportunity

The following objectives, policies, and programs address the City's desire for all residents to have equal access to safe, decent, and affordable housing.

Objective E: *Promote and ensure an open and free choice of housing for all.*

- Policy E-1** Ensure that no person seeking housing in Los Banos is discriminated against on the basis of race or culture, gender, marital or family or economic status, sexual preference, age, physical or emotional disabilities, or religion.
- Policy E-2** Continue to provide referrals to the appropriate agency or agencies offering anti-discrimination services. These agencies can provide assistance in response to housing discrimination complaints as well as mediation for tenant/landlord disputes. To publicize the availability of these services, the City shall make information available at the City Hall, and periodically issue a press release or place an advertisement with the Los Banos Enterprise newspaper on fair housing services.
- Policy E-3** Encourage local realtors to promote affirmative marketing, open housing, and other practices which will have a positive impact on minorities and women.
- Policy E-4** Provide for a variety of residential uses, including high-, medium-, and low-densities.
- Policy E-5** Continue to develop a balanced residential environment with access to employment opportunities, community facilities, and adequate services.

Implementation Program Description	Implementing Party(ies)	Target Date
Provide information in English and Spanish about Fair Housing laws and equal housing opportunities to the public (available at the Department of Housing and Urban Development's website). Staff will distribute such information throughout the City in places such as the public library, community and senior centers, and local social service offices on a quarterly basis. In the event that the City receives a fair housing complaint, staff will provide referrals to the regional HUD Fair Housing Enforcement Center for further support and access to available services.	Planning Dept.	Quarterly/Ongoing
Provide free information on housing, housing programs, and housing assistance on both ownership and rentals to all members of the community by continuing to provide bilingual literature at the Los Banos City Hall and public library, and coordinating dissemination of knowledge through various existing community groups.	Planning Dept.	Ongoing

Objective F: Maximize housing opportunities for lower-income and other special needs households

Policy F-1 Focus the use of City resources for housing rehabilitation and assisted housing on those neighborhoods and residents having the greatest need for housing assistance.

Policy F-2 Seek additional sources of funding to assist with housing rent and purchase costs for those individuals and families in need.

Implementation Program Description	Implementing Party(ies)	Target Date
Apply for State and/or Federal funds to assist low-income households to purchase homes. For example, the City may apply to Home Investments Partnerships Program (HOME), CalHome, and/or BEGIN.	City Council	Apply annually where feasible
Encourage landlords to accept Section 8 rental housing subsidies by distributing information to landlords that do not currently participate in the program.	City Council	Semi-annually/Ongoing
Utilize available State and Federal funding to convert existing market rate housing to housing affordable to lower income groups. (Ex. CDBG General Allocation funds).	City Council	Apply annually <u>or</u> as needed where feasible

Policy Issue #5: Removal of Unnecessary Governmental Constraints

The following objective, policies, and programs attempt to reduce or remove any unnecessary governmental policies or procedures that might constrain housing production.

Objective G: Ensure that local governmental practices and policies do not unnecessarily constrain housing development

Policy G-1 Establish and maintain development standards that support housing production while protecting quality of life in Los Banos.

Policy G-2 The City will ensure that should any additional unnecessary constraints to housing development be identified, they will be appropriately and efficiently mitigated. Depending on the nature of the constraint, the Planning Department, Planning Commission, and City Council may be involved in implementing mitigation measures.

Implementation Program Description	Implementing Party(ies)	Target Date
Periodically review the City's fee structure, including development fees, impact fees, and other municipal costs, to ensure that they do not unduly constrain the production of housing, especially affordable housing.	Planning Dept.	Annually at minimum
Track changes in Housing Law to ensure that land use regulations, including zoning, subdivision regulations, and permit processes, are consistent with and supportive of State and Federal laws.	Planning Dept.	Ongoing
Amend the Zoning Ordinance to reflect the provisions of AB 1866 regarding 2 nd units.	Planning Dept.	July 2004
Amend the Zoning Ordinance to define "emergency shelter" and "transitional housing facilities", and to allow for both types of housing by right in high-density residential and commercial zones, as well as in R-2 zones with a conditional use permit. The conditions required for permit approval will not be based on use factors, but rather on design and site improvements typical to any housing development.	Planning Dept.	July 2004
Amend the Zoning Ordinance to reflect State Density Bonus Law.	Planning Dept.	July 2004

VII. QUANTIFIED OBJECTIVES

Development of Quantified Housing Objectives

State law requires that Housing Elements include quantified objectives for the number of units by income category expected to be constructed, rehabilitated, or conserved during the planning period given the limited availability of resources. The construction objective refers to the number of units that potentially may be constructed over the planning period given available land and other relevant resources, constraints that cannot be mitigated or removed, and proposed programs. The rehabilitation objective is the number of existing units expected to be repaired during the planning period of the element, while the conservation objective refers to the preservation of existing affordable housing stock.

In order to adequately address the existing, future, and special housing needs in Los Banos, the development of quantified housing objectives took into consideration the population and housing characteristics identified in the Housing Element Background Report, public input gained at the Housing Element Community Workshops, information presented in Merced County Association of Government's (MCAG) Regional Housing Needs Plan, as well as the analysis presented in the Resource Inventory chapter of the Housing Element.

The following discussion summarizes the key observations that influenced the development of the City's quantified housing objectives:

- *Recent Housing Growth*

The City experienced somewhat of a housing boom over the past five years, with 1,824 building permits approved. However, between 1987 and 2000, 99.5 percent of approved housing permits in the City were for single-family homes. Many factors influence this trend, and indeed not all of these are within the scope of the City's control. Nevertheless, since it is known that low and very low-income families in Los Banos most likely could not afford to purchase a single-family home, it is evident that the need for new construction of multi-family housing is strong.

- *Anticipated Population Growth*

Population projections for jurisdictions in Merced County are calculated by MCAG. According to the 2001 Regional Transportation Plan, the City can expect an 18 percent increase in population between 2004 and 2008. By dividing the anticipated population growth by the average household size reported in the 2000 Census (3.33), it is possible to calculate an approximate housing need projection for the same period. These calculations were relied upon to determine an effective and reasonable new housing construction objective for the number of above-moderate income homes needed, especially since the City has already exceeded its share of the RHNA for this income group.

- *Current Housing Utilization*

The housing vacancy rate in Los Banos decreased from 6.0 percent in 1990 to 4.1 percent in 2000, indicating an increased demand for available housing. In addition, more than half (54.8 percent) of renter occupied households were overcrowded in 2000. This trend could also be an indication that a lack of available housing is forcing larger families into smaller units.

- *Existing housing conditions*

The results of the Windshield Housing Survey suggest that there is still a need to rehabilitate portions of the City's existing housing stock. As it is very likely that very-low and low-income families would not be able to afford the cost of housing repairs, the City is determined to continue utilizing available funds to implement its housing rehabilitation program throughout the Housing Element planning period.

Table VII-1 presents the City's housing objectives for production, conservation, and rehabilitation through the end of the Housing Element planning period (January 1, 2004 – June 30, 2009), and compares these objectives to the projected need identified in the Regional Housing Needs Plan. It should be noted that these objectives in no way intend to limit housing production, conservation, or rehabilitation in Los Banos; rather, they reflect prioritized and attainable housing goals based on the resources available to the City and the most urgent housing needs as discussed above.

TABLE VII-1
Quantified Housing Objectives by Income Category
January 1, 2004- December 31, 2008

	Projected Need	Housing Objectives			
Household Income Category	Regional Housing Need for remaining period 2003-2008	Housing Rehabilitation Objective by Income Category 2004-2008	Housing Conservation Objective by Income Category 2004-2008	Housing Construction Objective By Income Category 2004-2008	Total Housing Construction, Conservation & Rehab Objectives 2004-2008
Very Low	375	15	0	360	375
Low	276	10	50	216	276
Subtotal Affordable Units	651	25	50	576	651
Moderate	312	0	0	312	312
Above Moderate	0	0	0	1,000	1,000
Total	963	25	50	1,926	2,001

Discussion and Analysis of Quantified Housing Objectives

The provisions of AB 438 allow for a City to meet up to 25 percent of its housing need with housing rehabilitation and conservation efforts. Since it was determined that a good portion of the City's housing stock requires some amount of repairs, the City decided to include housing rehabilitation into its objective for very low and low-income households. Based on the Merced County Association of Government's previous experience in administering State-funded housing rehabilitation grants in the City, it was determined that five units per year was the most realistic objective.

As shown in Table VII-1, the City plans to undertake a total of 25 housing rehabilitation projects throughout the planning period. This will account for an average of 5 units per year, with staged distribution among the two lowest income categories. An annual average of 3 very low-income housing units and 2 low-income housing units, then, are scheduled for rehabilitation. As stated in the Housing Policy Document, this is expected to be accomplished with the assistance of State and/or Federal funding. Materials available from the CA Department of Housing and Community Development will be used in order to ensure that the City's rehabilitation efforts adequately meet the requirements of AB 438 if they are to be counted towards meeting the RHNA.

Furthermore, as the City is presently working with a local realtor to conserve an affordable housing complex consisting of fifty units, the City included these units into its objective for housing conservation. The units are considered low income as the income restrictions go beyond the limits for very-low income households.

The remaining objectives for new construction of affordable units will be accomplished through various other policies and programs outlined in the Housing Element. These include: working with non-profit developers to acquire land at discounted prices, establishing an affordable housing ordinance to provide incentives to developers of affordable housing, and ensuring that there is adequately zoned land available in the City for high density residential development.

The above-moderate income objective, based solely on new construction, is intended to be met primarily through market demand alone. As stated earlier, recent housing growth and population projections influenced the formation of this objective. Once again, it should be noted that this objective will not act as a limit to future housing production, but instead serves as a vision for the City's development during the Housing Element Planning period.

VIII. PUBLIC PARTICIPATION

Housing Element Law requires that the public be actively involved in the housing element update process. The City of Los Banos made every effort to ensure that all segments of the community were given several opportunities to get involved.

Beginning early on in the update process, the City conducted numerous public workshops and hearings, all of which were noticed in the local newspaper. Workshop announcements and invites were mailed to over eighty community groups and agencies, including non-profit service providers, faith-based groups, housing developers (non- and for-profit), home loan companies, realtors, and community based organizations. In addition, announcements were distributed throughout the community and posted at City hall. Due to the large number of Spanish-speaking residents in Los Banos, all flyers and workshop handouts were made available in both English and Spanish. A Spanish-speaking interpreter was present at each workshop and public hearing.

The first and second workshops were essentially the same, only the June 10th, 2003 workshop was conducted primarily in English, while the June 12th workshop was conducted primarily in Spanish. Both were held at City hall. The purpose of these meetings was to illicit public input as to the housing needs of the community. The format was discussion-oriented, allowing for attendees to tell staff what their individual needs are, or experiences that they have observed as residents of the City.

The third workshop, conducted at a local community facility on June 30th, 2003, was a follow up to two earlier workshops. A summary of the housing needs identified so far was given, and then the group was encouraged to brainstorm strategies that the City might be able to use to effectively respond to those needs. In addition, a representative from Self Help Enterprises (SHE), a non-profit housing developer that works on affordable housing projects in the Central Valley, gave a presentation on the types of programs SHE operates.

The fourth workshop, conducted on July 1st, 2003, focused on the housing issues of seniors. This particular workshop was held in conjunction with the Golden Agers' regular monthly meeting. The Golden Agers are the City's largest senior community service club. Over fifty seniors were in attendance. The group shared with the City concerns about the rising cost of housing, as well as the need for additional assisted-living units for Los Banos' more elderly residents. It was noted that there are very few income-restricted units available in the City for seniors.

Notes from each of the public workshops are attached in Appendix B.

Finally, a public hearing was held on September 3rd, 2003 prior to the City Council's approval to submit an Administrative Draft Housing Element Update to the Department of Housing and Community Development (HCD). An additional public hearing was held prior to the Council's adoption of the element on December 17th, 2003.

APPENDICES

CITY OF LOS ANGELES

July 25, 2018

Dear Community Member:

You are invited to attend two community workshops designed to help us better understand the needs of the community in the City of Los Angeles. The workshops are being held on Tuesday, July 31, 2018, and Wednesday, August 1, 2018, from 7:00 a.m. to 5:00 p.m.

APPENDIX A:

Announcements for Housing Element Community Workshops

Los Angeles City Hall, Council Chambers
121 N. Hill
Los Angeles

Tuesday, July 31
7:00 a.m. – 5:00 p.m.

Workshop Workshops:
The Future of
Housing in Los Angeles

Los Angeles City Hall
121 N. Hill
Los Angeles

Wednesday, August 1
7:00 a.m. – 5:00 p.m.

Workshop Workshops:
Community & Engagement
To the Needs of Our Community

As you may know, the City of Los Angeles has partnered with HUD to update its Housing Element. The purpose of these community workshops is to provide HUD with local input that will be used in developing the next plan. We want to hear from you about what you think about the current plan and what you think should be included in the next plan. We want to hear from you about what you think should be included in the next plan.

We hope to see you at our workshops and thank you for your interest in the City of Los Angeles community.

Sincerely,

Shirley A. Allen, AICP
Community Development Director

Attachment



May 28, 2003

Dear Community Member:

You are invited to attend two public workshops to discuss issues affecting housing in Los Banos. The workshops are being facilitated by Merced County Association of Governments, and will be held as shown below:

Los Banos City Hall, Council Chambers
520 J Street
Los Banos

Tuesday, June 10
7:00pm – 8:30pm

**Visioning Workshop:
The Future of
Housing in Los Banos**

College Green Building
1815 Scripts Drive
Los Banos

Monday, June 30th
7:00pm – 8:30pm

**Housing Needs Workshop:
Understanding & Responding
To the Needs of Our Community**

As you may know, the City of Los Banos has contracted with MCAG to update its Housing Element. The purpose of these community workshops is to provide MCAG with local public input to use in formulating this important planning document. If you are in contact with other community members who might be interested in attending, please extend our invitation to them as well.

We hope to see you at our workshops, and thank you for your interest in the Los Banos community.

Sincerely,

Timothy A. Miller, AICP
Community Development Director

Enclosure

Visioning Workshop:

The Future of Housing in Los Banos

Tuesday, June 10th 2003

7:00pm – 8:30pm

Light refreshments will be provided

Los Banos City Hall, Council Chambers

520 J Street, Los Banos

This workshop will be focused on attaining input from community members.

Questions to be asked include:

Have you had trouble finding a place to live in Los Banos?

What kind of housing do you think Los Banos needs?

Do you think housing is affordable in Los Banos?

Housing Needs Workshop:

*Understanding & Responding to the Needs
of Our Community*

Monday, June 30th 2003

7:00pm – 8:30pm

Light refreshments will be provided

College Green Building

1815 Scripts Drive, Los Banos

This workshop will bring in experts from various fields related to housing to give presentations on specific topics relevant to the community.

Open discussion and a goal setting session will follow.

Obrador en Visiones:

El Futuro de Alojamiento en Los Baños

Jueves, 12 Junio 2003

7:00pm – 8:30pm

Refrescos se Ofreceren

Los Baños City Hall, Council Chambers

520 J Street, Los Baños

Éste obrador concentrará en obtener contribuciones de miembros de la comunidad.

Cuestiones incluyen:

?Tienen que ustedes problemas encontrar domicilio en Los Baños?

?Qué tipo de alojamiento piensan que Los Baños necesita?

?Piensan que alojamiento sea asequible en Los Baños?

Éste sesión se conducirá en español

Obrador en Necesidades de Alojamiento:

*Conocimiento y Respondiendo a las Necesidades
de Nuestra Comunidad*

Lunes, 30 Junio 2003

7:00pm – 8:30pm

Refrescos se Ofreceren

College Greens Park Community Building

1815 Scripps Drive, Los Baños

Éste obrador traerá expertos de áreas varios relatado a alojamiento para dar presentaciones en sujetos especificos pertinente a la comunidad.

Discusión abierto y una sesión en objetivos futuros se seguirá.

Un traductor de español estará disponible.

Notes from Public Workshops

**VISIONING WORKSHOP
THE FUTURE OF HOUSING IN LOS BANOS**

JUNE 10, 2003

PRESENT:

Beccie Davison
Nate Marciochi
John Tetz
Ray Reyna
Alicia Dicochea

Merced County Association of Governments
City of Los Banos
Anderson Homes/Community member
Interpreter/Community member
Community member

DISCUSSION:

- A. Housing Element overview was given – its purpose, how it can benefit the community, what type of information it contains, and the role of the public. It was emphasized that public input is essential to creating a vision for what housing can and should be like in Los Banos.
- B. Community members related that housing and rent prices are too high for many families to afford; there is a great need for low-income housing.
- C. The City described some of the current assistance programs for low-income individuals, including housing rehabilitation and First Time Homebuyers programs. It may be helpful if outreach efforts for these programs were increased, particularly those directed towards individuals who may not read the newspapers, or who may be illiterate. Radio public service announcements were suggested as one way to reach this population.
- D. Wherever possible, single family dwellings are the most preferable type of affordable housing for families with children, for both the residents and the surrounding community.
- E. The community has contradictory sentiments about affordable housing – although most people recognize a strong need in the community for affordable housing, they don't want to live near to it (NIMBY).
- F. Spreading affordable housing out throughout the community is often better than placing it all in one side of town; however, this can be difficult if the public is not willing to accept these types of housing in their own neighborhoods.

- G. The school has increased their school impact fees (almost tripled recently), which makes it hard for developers to keep the cost of housing down. Insurance has also tripled for developers. Unfortunately, these costs get passed off to consumers.
- H. Cooperation between developers and the City is essential to building affordable housing. For example, agreements can be made for lowered permit costs for developers who agree to do a certain percentage of their homes affordable housing. This would be outlined in a development agreement between the City and developer.
- I. Some families can afford homes only if both parents work full time, which can have negative effects on families.
- J. There is a need for housing for single professionals such as nurses, teachers, and police officers, who may not be able to afford to purchase a home, but would like to live in a nicer 2 bedroom apartment or condo.
- K. The building of the new Merced Junior College campus will bring in a huge demand for housing, particularly condos and duplexes.
- L. There is an example of a 6-plex in Tracy that is higher in density, but well cared for and fits into the surrounding community aesthetically. This type of housing would be ideal for working professionals, students, seniors, etc. who may not need a larger single family home.
- M. Land used to cost between \$4000 and \$5000 per acre in Los Banos; now it is approx. \$30,000. Again, this cost gets passed on to the consumer, as the sale price of homes increase to accommodate rising land prices.
- N. There are ways for a developer to make housing more affordable, such as using linoleum floors instead of tiles, no marble, standard plumbing, sheetrock walls, etc. The issue is building units that fit in with the surrounding community without the cost getting to high.
- O. The incoming Eastern city and South Bay commuters with higher incomes are pushing many Los Banos residents out of the community.
- P. The Public Housing Authority's Section 8 program has an extensive waiting list, and is unable to serve many low-income families due to insufficient funds.
- Q. There is a great need for senior housing – unassisted, full care, and assisted living. All of the existing senior homes are full and have long waiting lists. There is an example of an unassisted senior housing project in Lodi with 300 units. Senior housing can benefit the entire community since many seniors own

homes, and once they can move into assisted living, those homes become available to other community members.

- R. There needs to be efforts to educate the public about affordable housing. Many people have misconceptions about what the housing will look like and who will live there.
- S. There is a fear that affordable housing complexes will get run down. This can be helped if they are owned units, rather than rentals, as the pride of ownership often motivates residents to upkeep their property. The City can also help to maintain affordable housing through code enforcement.
- T. The City will soon be approving a land use/zoning map for the Rail Corridor area. This will include some high density residential land, which would be ideal for affordable housing as it is located close to shopping, schools, etc.

**VISIONING WORKSHOP
THE FUTURE OF HOUSING IN LOS BANOS**

JUNE 12, 2003

PRESENT:

Beccie Davison	Merced County Association of Governments
Nate Marciochi	City of Los Banos
Ray Reyna	Interpreter/Community member
Valerie McNight	Memorial Hospital/Community member
Lucia Garcia	Community member
Soto Gracielae	Community member
Margie Lagmay	Memorial Hospital/community member
Carrie Tai	Community member

DISCUSSION:

- A. Housing Element overview was given – its purpose, how it can benefit the community, what type of information it contains, and the role of the public. It was emphasized that public input is essential to creating a vision for what housing can and should be like in Los Banos.
- B. Community members relayed the need for up-scale rental units for nurses and mid-level practitioners, who may not be ready to buy, but earn enough income that they would like to rent a 2 or 3 bedroom condo or duplex. Currently, many employees of the Memorial Hospital in Los Banos commute from surrounding areas.
- C. It was also pointed out that rental units do not stay on the market very long, therefore indicating the strong need for more rentals.
- D. Another concern to the community is the rising cost of housing, many families are finding that they cannot afford to purchase a home. As a result of this, families are doubling up into single family units to save money. This can cause problems such as overcrowding, parking, and noise issues.
- E. One reason that prices may be going up is that competing developers are building higher quality homes with new design standards. There is a large market for upscale homes from the influx of Bay Area commuters who make higher incomes than local residents.

- F. Additionally, the price per square foot of a home decreases as the home gets bigger; but since most starter or low-income homes are smaller, they turn out to be more costly.
- G. The influx of commuters has bumped up the price of housing in Los Banos. People will live in a community where they can afford to purchase a home, and many of these families cannot afford to purchase where they work. Commuting can negatively effect families as parents spend so much of their time on the road.
- H. There is very little industry in Los Banos, and jobs pay very little locally compared to in the Bay area.
- I. Due to the rapid increase in population, the community is struggling to provide housing and jobs to keep up with the demand.
- J. It appears that contractors are building houses for the commuters, rather than for the existing local residents. This may be due to the profits involved in building more upscale prices. The City should devise ways to work with builders to encourage the development of more affordable housing.
- K. There are several run down apartment complexes in Los Banos, which can be an eyesore to the surrounding community and bring down the property value of the area. The community will find it difficult to support the development of apartments when there are so many examples of poorly maintained existing units in the City.
- L. The community is not accepting of infill projects due to NIMBY attitudes; including concerns that the buildings will get run down, and increased noise and traffic levels. If there was an example of a well-maintained apartment building that the City could point to, it would help to facilitate public support for future projects.
- M. The City has began to require live-in managers for complexes with 6 or more units. This is one way that the City can attempt to ensure that properties are maintained, although the City can only enforce code violations, and many properties that appear run down do not violate public safety codes.
- N. The public may not trust that the City will enforce standards that are brought up in the planning phases of a project, which may influence their attitudes towards some proposed projects.

**HOUSING NEEDS WORKSHOP:
UNDERSTANDING AND RESPONDING TO THE NEEDS
OF OUR COMMUNITY**

JUNE 30, 2003

PRESENT:

Beccie Davison
Nate Marciochi
Ray Reyna
Valerie McNight
Carrie Tai
John Crowley
Liz Wynn
Kathleen Escalante
Eric Popish

Merced County Association of Governments
City of Los Banos
Interpreter/Community member
Memorial Hospital/Community member
Community member
Woodside Homes
Self Help Enterprises
Praise Fellowship International
Anderson Homes

DISCUSSION:

- A. Liz Wynn from Self-Help Enterprises gave a presentation on the types of projects SHE does, including single family homes, multi-family homes, and housing rehabilitation programs.
- B. Reviewed the housing needs that were identified at previous meetings: need for affordable housing for lower income families to purchase; need for moderate-income rental units for professionals not ready to buy, such as condos or 2-3 bedroom apartments; need for senior housing; and need for rental assistance for lower income individuals and families who are unable to afford rent. Opportunity was given to discuss additional needs, however, none were identified.
- C. Each need was addressed more closely, and participants were asked to share any ideas for how the City could help alleviate the need.
- D. Community members discussed the Nimbyism of many Los Banos residents that makes it hard for the City to approve multi-family or "affordable" housing units.
- E. Local developers discussed the idea of an Inclusionary Housing Program. They mentioned that these types of programs have failed in many other communities, in part due to a lack of flexibility built in to the program. For example, one developer mentioned that he had built several affordable homes within a subdivision, but was unable to sell them due to the limited number of buyers that fit the City's required qualifications.

- F. Another developer suggested a different model for encouraging affordable housing that is being researched in the City of Stockton. This program would require 3-5% of all units in new developments are made affordable. In return, the City waives all development fees for those units.
- G. Another method in which developers can help build affordable housing is to deed over a certain number of lots at a discounted rate to non-profit developers who then build affordable homes on those lots.
- H. There is concern in the community as to the long-term maintenance of affordable housing units. One way the City can ensure properties are well maintained is to use City-enforceable CC&R's.
- I. Incentives the City could provide to developers in exchange for building a certain percentage of their homes affordable include: fee waivers, density bonuses, allowing duplexes on corner lots, allowing shortened set backs, and allowing for more permits to be pulled per year.
- J. A community member stated that if the City was to use a highly respected developer to build an affordable housing project, it might help with gaining community acceptance.
- K. A developer stated that the rising insurance costs make it hard for rental projects such as condos, duplexes, etc. to pencil out. It was agreed that this is out of both the developer's and the City's control.
- L. One way in which rent fees could be reduced is if landlords and tenants agreed to lower rents in exchange for property maintenance. At least one landlord in the community does this already, and it was suggested that a community meeting sponsored by the City could help to spread the word about this practice.

**HOUSING NEEDS WORKSHOP:
HOUSING FOR SENIORS IN LOS BANOS**

JULY 1, 2003

**PRESENTED IN CONJUNCTION WITH THE
GOLDEN AGERS' REGULAR MONTHLY MEETING**

DISCUSSION:

- A. Seniors generally require smaller units as they don't have children living at home, and can often be widows.
- B. Los Banos needs a housing complex for seniors with more security.
- C. Senior housing should be located within walking distance of grocery stores.
- D. A senior complex should consist of a minimum of ten units, and have a community room that could be used for events and gatherings, family visits, games, etc.
- E. Senior housing complexes should have small, simple yards with the option of having them maintained by staff.
- F. Currently, the costs for residential care facilities in Los Banos range from \$2000 to \$5000. This amount is far too expensive for the majority of seniors, especially those living on fixed incomes.
- G. Los Banos needs some income-restricted residential care units for those who cannot afford to pay the market rates.
- H. Senior complexes should provide transportation services that transport the elderly to doctors appointments.

NAME _____
 ADDRESS _____
 CITY _____

DATE _____
 TIME _____
 BY _____
 TITLE _____

APPENDIX C:

HCD Housing Survey Worksheet

1. Housing unit type _____
 2. Number of bedrooms _____
 3. Number of bathrooms _____
 4. Number of living areas _____

5. Number of parking spaces _____
 6. Number of storage units _____
 7. Number of laundry facilities _____
 8. Number of pet-friendly units _____

9. Number of units with wheelchair accessible entrances _____
 10. Number of units with wheelchair accessible bathrooms _____
 11. Number of units with wheelchair accessible bedrooms _____
 12. Number of units with wheelchair accessible living areas _____

13. Number of units with wheelchair accessible parking spaces _____
 14. Number of units with wheelchair accessible laundry facilities _____
 15. Number of units with wheelchair accessible pet-friendly units _____

Unit ID	Unit Type	Bedrooms	Bathrooms	Living Areas
1	Single-Family Home	3	2	1
2	Condo	2	1	1
3	Apartment	1	1	1

Comments _____
 Surveyor _____
 Date _____

CDBG HOUSING CONDITION SURVEY (Sample)

MAP # _____

Vacant (---Yes/---No)

For Sale (---Yes/---No)

ADDRESS _____

CITY _____

CONSTRUCTION TYPE

Wood Frame _____

Masonry _____

Mobile _____

Modular _____

Other _____

STRUCTURE TYPE

Single Family with Detached Garage _____

Single Family with Attached Garage _____

Duplex _____

Multi-Family _____ # of Units _____

Other _____

FRONTAGE IMPROVEMENTS IF APPLICABLE:

_____ CURBS
(---Yes/---No)

_____ GUTTERS
(---Yes/---No)

_____ ADEQUATE SITE DRAINAGE
(---Yes/---No)

_____ PAVED STREET
(---Yes/---No)

_____ SIDEWALKS
(---Yes/---No)

_____ Driveway
(---Yes/---No)

#1 - FOUNDATION:

- 0 Existing foundation in good condition.
- 10 Repairs needed
- 15 Needs a partial foundation
- 25 No foundation or needs a complete foundation.

#2 - ROOFING:

- 0 Does not need repair
- 5 Shingles missing
- 5 Chimney needs repair
- 10 Needs re-roofing
- 25 Roof structure needs replacement and re-roofing.

#3 - SIDING/STUCCO:

- 0 Does not need repair.
- 1 Needs re-painting.
- 5 Needs to be patched and re-painted.
- 10 Needs replacement and painting.
- 10 Asbestos/Lead-Based.

#4 - WINDOWS:

- 0 No repair needed.
- 1 Broken window panes
- 5 In need of repair.
- 10 In need of replacement.

#5 - ELECTRICAL:

- 0 No repair needed.
- 5 Minor repair.
- 10 Replace main panel.

Sound	9 or less
Minor	10 - 15
Moderate	16 - 39
Substantial	40 - 55
Dilapidated	56 and over

- 56 Dilapidated-a unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent, not fit for human habitation in its current condition, may be considered for demolition or at a minimum, major rehabilitation will be required.

	#1 Foundation	#2 Roofing	#3 Siding/ Stucco	#4 Windows	#5 Electrical	TOTAL
Points						

Comments:

Surveyor _____
Revised 7/98

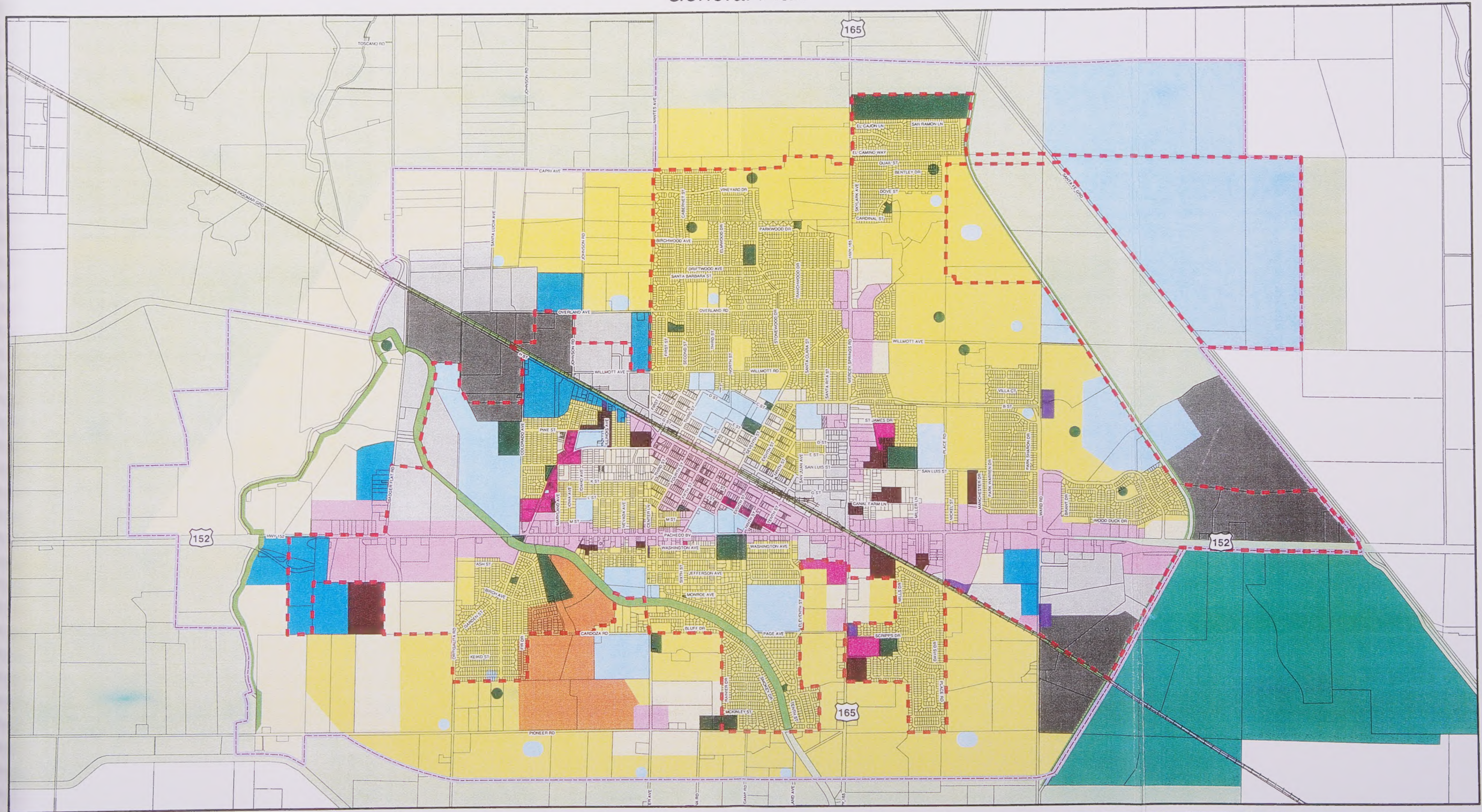
Date _____

APPENDIX D:

City of Los Banos General Plan Map

City of Los Banos

General Plan



Legend

- | | | | | | | | | | |
|---------------------|----|----|-----|----|-------|----|----|----|----|
| Railroad | AG | OS | VLD | MD | PD-LD | LI | OI | C | NC |
| City Limits | ER | P | LD | HD | PF | I | PO | DD | |
| Sphere of Influence | | | | | | | | | |



Merced County Association of Governments
369 W. 18th Street
Merced, Ca 95340
(209) 723-3153
FAX (209) 723-0322

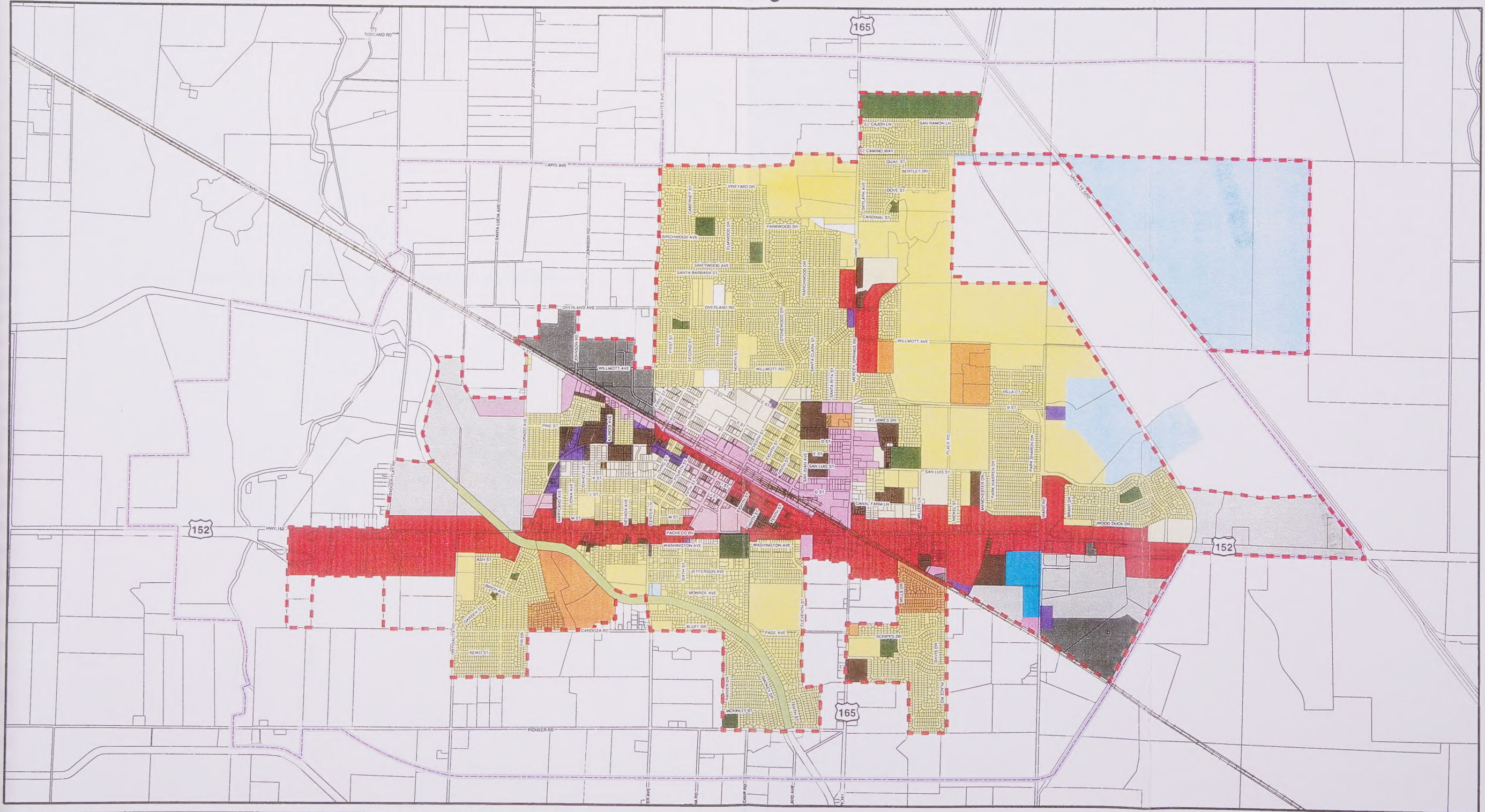
Map Information Sources:
Merced County Association of Governments
City of Los Banos
Merced County Assessors Department

July 30, 2003



City of Los Banos

Zoning



Railroad
City Limits
Sphere of Influence

Legend

C-1 C-N I O-I PARK R-1 R-3 U
C-2 H-C IL OS PF R-2 P-D



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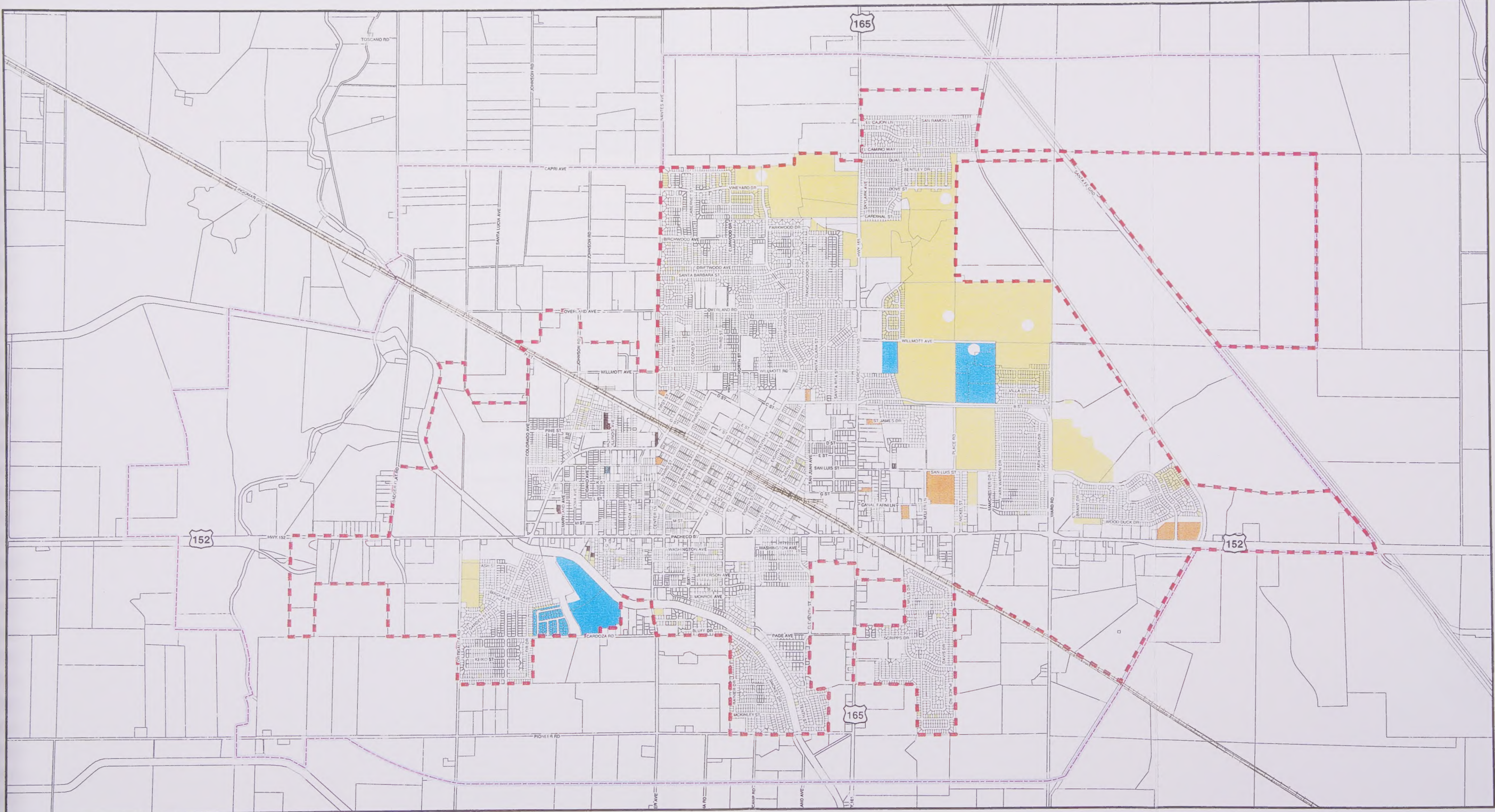


APPENDIX F:

City of Los Banos Land Available for Residential Development

City of Los Banos

Land Available for Residential Development



Railroad
 City Limits
 Parcels

Sphere of Influence
 Planned Development / Residential

General Plan - Zoning Designation

 High Density Residential / R-3
 Medium Density Residential / R-2
 Low Density Residential / R-1

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 Merced, Ca 95340
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Map Information Sources:
 Merced County Association of Governments
 City of Los Banos
 Merced County Assessors Department

July 30, 2003

0 550 1,100 2,200 3,300 4,400 Feet

LOS BANOS RAIL CORRIDOR PREFERRED REDEVELOPMENT CONCEPT

City of Los Banos



Legend

- /// RDA Property Boundary
- Proposed Redevelopment Boundary
- Existing Road Centerlines
- Trail Crossing
- Proposed Corridor Land Uses
 - New Public Facilities/Civic Center
 - Medium Density Residential
 - High Density Residential
 - Senior Housing
 - Mixed-Use Retail
 - Mixed-Use (Flex)
 - Mixed-Use (Hotel Option)
 - Community Commercial
 - Aquatic Center
 - Multi-Use Trail/Public Parks
 - P.N.D.
 - Trans Load Facility
 - Proposed New Roads
 - ✱ Trail Gateway Opportunity

Scale: 1" = 400'



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